

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2022CP0017580000XX
Division Probate
IN RE: ESTATE OF
JAMES W. HALL a/k/a
JAMES WILLIAM HALL
Deceased.

The administration of the estate of James W. Hall, deceased, whose date of death was March 28, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or 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 August 4, 2023.

Personal Representative:
/s/ Jeffrey Hall, Jr.
Jeffrey Hall, Jr.

1972 Country Brook Avenue

Clermont, Florida 34711

Attorney for Personal Representative:

/s/ Thomas P. Altman

Thomas P. Altman, Esq.

E-mail Addresses:

tom@rtaltmanlaw.com,

altmanlaw@rtaltmanlaw.com

Florida Bar No. 500054

Law Offices of James J. Altman, P.A.

5614 Grand Boulevard

New Port Richey, Florida 34652

Telephone: 727-848-8435

August 4, 11, 2023 23-01102K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
Case No. 2023CP0025200000XX
Division: Probate
IN RE: ESTATE OF
LEIGH ANN MCCLELLAN
Deceased.

The administration of the Estate of Leigh Ann McClellan, 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 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 August 4, 2023.

Personal Representative:
James Michael McClellan

3504 Publix Road

Lakeland, FL 33810

Attorney for Personal Representative:

Daniel Medina, B.C.S., Attorney

Florida Bar No. 0027553

MEDINA LAW GROUP, P.A.

425 S. Florida Avenue, Suite 101

Lakeland, FL 33801

Telephone: (863) 682-9730

Fax: (863) 616-9754

E-Mail: dan@medinapa.com

Secondary E-Mail:

sam@medinapa.com

August 4, 11, 2023 23-01101K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 23-CP-002501
IN RE: ESTATE OF
SETH TRAVIS CARRIERE,
Deceased.

The administration of the estate of SETH TRAVIS CARRIERE, deceased, whose date of death was May 2, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or 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 August 4, 2023.

ALICE WESTER
Personal Representative

4796 Lee Road 166

Opeleka, AL 36804

Robert D. Hines, Esq.

Attorney for Personal Representative

Florida Bar No. 0413550

Hines Norman Hines, P.L.

1312 W. Fletcher Avenue,

Suite B

Tampa, FL 33612

Telephone: 813-265-0100

Email: rhines@hnh-law.com

Secondary Email:

jrvera@hnh-law.com

August 4, 11, 2023 23-01108K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT, TENTH
JUDICIAL CIRCUIT,
STATE OF FLORIDA,
IN AND FOR POLK COUNTY
PROBATE DIVISION
FILE NO.: 2023-CP-002293
IN RE: JANIVARA P. UMESH
Deceased.

The administration of the estate of JANIVARA P. UMESH, deceased, whose date of death was May 31, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division; File No. 2023-CP-002293; the address of which is: Probate Division, Clerk of Court, 255 N. Broadway Ave. Bartow, FL 33830-3912.

The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or liquidated claims, and who have been served a copy of this notice, must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

cluding unmatured, contingent or unliquidated claims, must file their claims with this Court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

THE DATE OF FIRST PUBLICATION OF THIS NOTICE IS August 4, 2023.

Petitioner

AMITH UMESH a/k/a

AMITH UMESH

184 Summer Street, Apt. 804

Stamford, CT 06901

Attorneys for Petitioner

D. Michael Lins, Esquire

Florida Bar No. 435899

J. Michael Lins, Esquire

Florida Bar No.: 1011033

LINS LAW GROUP, P.A.

14497 N. Dale Mabry Hwy.,

Suite 160-N

Tampa, FL 33618

Ph. (813) 386-5768

Primary E-mail:

mike@linslawgroup.com

Secondary E-Mail:

kris@linslawgroup.com

August 4, 11, 2023 23-01100K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 23-CP-002506
IN RE: ESTATE OF
TAVAYCHA TENNILLE JENKINS,
Deceased.

The administration of the estate of TAVAYCHA TENNILLE JENKINS, deceased, whose date of death was April 14, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or 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 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: August 4, 2023.

MARY LOU JENKINS
Personal Representative

2040 Somerville Drive North

Lakeland, FL 33815

Robert D. Hines, Esq.

Attorney for Personal Representative

Florida Bar No. 0413550

Hines Norman Hines, P.L.

1312 W. Fletcher Avenue, Suite B

Tampa, FL 33612

Telephone: 813-265-0100

Email: rhines@hnh-law.com

Secondary Email:

jrvera@hnh-law.com

August 4, 11, 2023 23-01109K

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 LET US MANIFEST : Located at 1320 Moss Dr : Polk County in the City of Dunedin : Florida, 34698-9419 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Dunedin Florida, this July day of 27, 2023

GREER DANIELA

August 4, 2023 23-01084K

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 Shear Magnolia located at 827 Osceola Ave, in the County of Polk, in the City of Lake Wales, Florida 33853 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lake Wales, Florida, this 28th day of July, 2023.

Coomes Company, LLC

August 4, 2023 23-01089K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No.
53-2023-CP-002357-0000-XX
Division 14
IN RE: ESTATE OF
JONATHAN BRANDON JONES
Deceased.

The administration of the estate of Jonathan Brandon Jones, deceased, whose date of death was May 17, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

and other persons having claims or demands against decedent's estate must file their claims with this court 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 August 4, 2023.

Personal Representative:
Marjorie L. Jones

1205 Scottsland Drive

Lakeland, Florida 33813

Attorney for Personal Representative:

L. Caleb Wilson

Attorney

Florida Bar Number: 73626

Craig A. Mundy, P.A.

4927 Southfork Drive

Lakeland, Florida 33813

Telephone: (863) 647-3778

Fax: (863) 647-4580

E-Mail: caleb@mundylaw.com

August 4, 11, 2023 23-01088K

FIRST INSERTION

**Notice of Public Hearing and Board of Supervisors Meeting of the
Leomas Landing Community Development District**

The Board of Supervisors (the "Board") of the Leomas Landing Community Development District (the "District") will hold a public hearing and a meeting on August 21, 2023, at 12:00 p.m. at Holiday Inn Express I-4, 4500 Lakeland Park Drive, Lakeland, Florida 33809.

The purpose of the public hearing is to receive public comments on the proposed adoption of the District's fiscal year 2023-2024 proposed budget. A meeting of the Board will also be held where the Board may consider any other business that may properly come before it. A copy of the proposed budget and the agenda may be viewed on the District's website at least 2 days before the meeting www.leomasdcd.org, or may be obtained by contacting the District Manager's office via email at Tom@Breezeshome.com or via phone at (813) 565-4663.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. They may be continued to a date, time, and place to be specified on the record at the hearing or meeting. There may be occasions when staff or Board members may participate by speaker telephone.

In accordance with the provisions of the Americans with Disabilities Act, any person requiring special accommodations because of a disability or physical impairment should contact the District Manager's office at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 711 or 1-800-955-8771 (TTY), or 1-800-955-8770 (voice) for aid in contacting the District Manager's office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing 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.

Tom O'Grady
District Manager
August 4, 2023

23-01105K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 08/18/2023 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 2000 GENA mobile home bearing the vehicle identification numbers GMHGA1459926059A and GMH-

GA1459926059B and all personal items located inside the mobile home. Last Tenant: Moneak Shantel Smith-Futch and Migro Investment, LLC. Sale to be held at: Kings Manor, 1500 West Highland Street, Lot No. 129, Lakeland, Florida 33815, 863-688-3228.
August 4, 11, 2023 23-01115K

FIRST INSERTION

NOTICE OF PUBLIC SALE
The following personal property of DAVID ROGNAS, if deceased any unknown heirs or assigns, will, on August 16, 2023, at 10:00 a.m., at 323 Pearl Avenue, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

2010 TOYT TACOMA, VIN: 5TEPX4EN4AZ748385, TITLE NO.: 0138049535, and all other personal property located therein and

2005 CADI DEVILLE, VIN: 1G6KD54Y35U251897, TITLE NO.: 0117090326, and all other personal property located therein

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

2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
August 4, 11, 2023 23-01106K

SAVE TIME



Email your Legal Notice

legal@businessobserverfl.com

Deadline Wednesday at noon
Friday Publication

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

FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
LV202306_V9

FIRST INSERTION

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

CASE NO.: 53-2022-CA-001800

U.S. BANK NATIONAL ASSOCIATION, Plaintiff,

vs.

THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, CARMEN QUINONES SOTO, DECEASED, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated July 10, 2023, and entered in Case No. 53-2022-CA-001800 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Carmen Quinones Soto, deceased, Florida Housing Finance Corporation, City of Winter Haven, Irving Pacheco, Carmen Ann Pacheco, Angelica Marie Berrie, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/ on online at online at www.polk.real-foreclose.com, Polk County, Florida at 10:00am EST on the August 24, 2023

the following described property as set forth in said Final Judgment of Foreclosure:

LOT 3, SANDALWOOD SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 77, PAGE 17, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 1705 SANDALWOOD CIR SW WINTER HAVEN FL 33880

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

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

Dated this 01 day of August, 2023.

ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Ritchie Florida Bar # 106621 Justin Ritchie, Esq. CT - 22-004205 August 4, 11, 2023 23-01112K

FIRST INSERTION

Notice to Creditors IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION 2023CP0019990000XX IN RE: ESTATE OF HAROLD ALBERT LAIRD JR, Deceased.

The administration of the estate of Harold Albert Laird Jr, deceased, whose date of death was January 3, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth 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.

NOT WITHSTANDING 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 August 4, 2023.

Personal Representative: /s/Christina Laird/ Christina Laird

Post Office Box 263 Babson Park, Florida 33827 Attorney for Personal Representative: /s/Trimeshia L. Smiley/ Trimeshia L. Smiley, Esq. FL Bar No. 0117566

The Probate Pro, a division of Darren Findling Law Firm, PLC 3300 W Lake Mary Blvd., Suite 310 Lake Mary, Florida 32746 Phone: 407-559-5480 Email:trimeshia@theprobatepro.com Secondary Email: floridaservice@theprobatepro.com August 4, 11, 2023 23-01080K

FIRST INSERTION

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

Case #: 2021CA003231000000

DIVISION: 11

Wells Fargo Bank, N.A. Plaintiff, -vs.-

Unknown Heirs, Devisees, Grantees, Assignees, Creditors, and Trustees of Al Joseph Mitchell, Sr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Irissie Taylor Mitchell a/k/a Irissie Taylor Davis a/k/a Irissie Patricia Taylor; Al Joseph Mitchell, Jr.; Alysia Janelle Siller a/k/a Alysia Janelle Mitchell; Jarrod Antwone Mitchell; Al Joseph Stenson a/k/a Al J. Stenson; Unknown Spouse of Irissie Taylor Mitchell a/k/a Irissie Taylor Davis a/k/a Irissie Patricia Taylor; Unknown Spouse of Al Joseph Mitchell, Jr.; Unknown Spouse of Alysia Janelle Siller a/k/a Alysia Janelle Mitchell; Unknown Spouse of Jarrod Antwone Mitchell; Unknown Spouse of Al Joseph Stenson a/k/a Al J. Stenson; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Mandi M. Rose a/k/a Mandi Marie Rose; Rachael I. Lopez a/k/a Rachael Insua Lopez; State of Florida, Department of Revenue Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2021CA003231000000 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 Al Joseph Mitchell, Sr., 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.realforeclose.com at 10:00 A.M. on August 22, 2023, the following described property as set forth in said Final Judgment, to-wit:

LOTS 8 AND 16, ROBINSON SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 31, PAGE 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. SAID SUBDIVISION BEING LOCATED IN THE NORTH 391 FEET OF THE EAST HALF OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 9, TOWNSHIP 29 SOUTH, RANGE 27 EAST. 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 21-325246 FC01 WEQ August 4, 11, 2023 23-01092K

FIRST INSERTION

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. 532022CA003197000000

FLAGSTAR BANK, N.A., Plaintiff, vs.

WENDY NICOLE FATELEY; JAMES BRADLEY WEBB; 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 a Summary Final Judgment of Foreclosure dated July 19, 2023, and entered in Case No. 532022CA003197000000 of the Circuit Court in and for Polk County, Florida, wherein FLAGSTAR BANK, N.A. is Plaintiff and WENDY NICOLE FATELEY; JAMES BRADLEY WEBB; 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, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, at 10:00 a.m., on September 5, 2023, the following described property as set forth in said Final Judgment, to-wit: BEGIN AT THE NORTHEAST CORNER OF LOT 2, BLOCK 1, MAP OF C.B. LIGHTSEY'S ADDITION, A SUBDIVISION ACCORDING TO THE PLAT

THEREOF RECORDED IN PLAT BOOK 1, PAGE 6, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, THENCE RUN SOUTH 200 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 107 FEET; WEST 120 FEET; NORTH 107 FEET; EAST 120 FEET BACK 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 BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

DATED August 2, 2023.

By: /s/ Lisa Woodburn Lisa A Woodburn Florida Bar No.: 11003 Roy Diaz, Attorney of Record Florida Bar No. 767700 Diaz Anselmo & Associates, P.A. Attorneys for Plaintiff 499 NW 70th Ave., Suite 309 Fort Lauderdale, FL 33317 Telephone: (954) 564-0071 Facsimile: (954) 564-9252 Service E-mail: answers@dallegal.com 2491-185658 / TM1 August 4, 11, 2023 23-01114K

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 Velvet Jewelers located at 380 Havendale Blvd, in the County of Polk, in the City of Auburndale, Florida 33823

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

Dated at Auburndale, Florida, this 31st day of July, 2023.

Green Earth Inc. August 4, 2023 23-01094K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES NOTICE IS HEREBY GIVEN that Hunter McKenzie will engage in business under the fictitious name PERFORMANCE TINTING 4 FL, with a physical address 141 N LAKE REEDY

BLVD FROSTPROOF, FL 33843, with a mailing address 141 N LAKE REEDY BLVD FROSTPROOF, FL 33843, and already registered the name mentioned above with the Florida Department of State, Division of Corporations. August 4, 2023 23-01090K

FIRST INSERTION

Notice is hereby given that RANNISHA NICOLE REDDING, OWNER, desiring to engage in business under the fictitious name of RJL SOLUTIONS located at 5518 GAUR LANE, LAKE-LAND, FLORIDA 33811 intends to

register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. August 4, 2023 23-01096K

FIRST INSERTION

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

CASE NO: 2022CA001522000000

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1, Plaintiff, vs.

BRIAN SCOTT HUNTER; STATE OF FLORIDA; CLERK OF COURT, POLK COUNTY, FLORIDA; CITY OF LAKELAND, FLORIDA; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Cancel the August 08, 2023 Foreclosure Sale Date entered in Civil Case No. 2022CA001522000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1 is Plaintiff and BRIAN SCOTT HUNTER, et al, are Defendants. The Clerk, STACY M. BUTTERFIELD, CPA, shall sell to the highest and best bidder for cash at Polk County's On-Line Public Auction website: https://www.polk.realforeclose.com, at 10:00 AM on November 21, 2023, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Final Judgment of Mortgage Foreclosure and Re-Establishment of Lost

Note, to-wit:

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

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

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

/s/ Todd Drosky Todd C. Drosky, Esq. FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP One East Broward Boulevard, Suite 1111 Fort Lauderdale, Florida 33301 Telephone: (954) 522-3233 | Fax: (954) 200-7770 FL Bar #: 54811 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 fleservice@flwlaw.com 04-078973-F02 August 4, 11, 2023 23-01110K

FIRST INSERTION

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

Case #: 2018-CA-002038

DIVISION: 11

Selene Finance LP Plaintiff, -vs.-

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

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002038 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Selene Finance LP, Plaintiff and Ezekiel Gardner are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on August 22, 2023, the following described property as set forth in said Final Judgment, to-wit: LOTS 53, 54 AND 55, MOBILE HOME VILLAGE, AN UNRECORDED SUBDIVISION, BE-

ING MORE PARTICULARLY DESCRIBED AS FOLLOWS: THE NORTH 75.00 FEET OF THE SOUTH 625.00 FEET OF THE EAST 100.00 FEET OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 28 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 2007, MAKE: FLEETWOOD, VIN#: GAF-L707A56796ET31 AND VIN#: GAF/L707B56796ET31. 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 18-312054 FC01 SLE August 4, 11, 2023 23-01099K

FIRST INSERTION

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

CASE: 2022CC004770

WEST HAVEN HOMEOWNERS ASSOCIATION, INC., a not-for-profit Florida corporation, Plaintiff, vs.

MELINDA SHEEHAN, ET. AL. 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 84, SANCTUARY AT WEST HAVEN, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 113, PAGE(S) 12 THROUGH 14, INCLUSIVE OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 828 Kildrummy Drive, Davenport, FL 33896 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 September 5, 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 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 August 4, 11, 2023 23-01104K

OFFICIAL COURTHOUSE WEBSITES MANATEE COUNTY manateeclerk.com SARASOTA COUNTY sarasotaclerk.com CHARLOTTE COUNTY charlotteclerk.com LEE COUNTY leeclerk.org COLLIER COUNTY collierclerk.com HILLSBOROUGH COUNTY hillscclerk.com PASCO COUNTY pascoclerk.com PINELLAS COUNTY pinellasclerk.org POLK COUNTY polkcountyclerk.net ORANGE COUNTY myorangeclerk.com CHECK OUT YOUR LEGAL NOTICES floridapublicnotices.com

PUBLISH YOUR LEGAL NOTICE Call 941-906-9386 and select the appropriate County name from the menu option 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 CIVIL ACTION CASE NO.: 53-2023-CA-005011 FINANCE OF AMERICA REVERSE LLC, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, CHARLES B. FROEMKE AKA CHARLES BARBER FROEMKE AKA CHUCK B. FROEMKE, DECEASED, et al., Defendant(s). To: THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, CHARLES B. FROEMKE AKA CHARLES BARBER FROEMKE AKA CHUCK B. FROEMKE, DECEASED Last Known Address: Unknown Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF FLORIDA, COUNTY OF POLK, DESCRIBED AS FOLLOWS: LOT 2 OF LAHA-WA MANOR, UNIT NO. 1, 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 38, PAGE 44. A/K/A 1909 9TH STREET SE WINTER HAVEN FL 33880 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 day of 07/27/2023. DEFAULT - 9-5-2023 Stacy M. Butterfield, CPA Clerk of the Circuit Court & Comptroller Polk County, Florida (SEAL) By: /s/Lori Armijo 7/27/2023 3:06:16 PM Deputy Clerk Albertelli Law P.O. Box 23028 Tampa, FL 33623 tna - 23-005494 August 4, 11, 2023 23-01098K

FIRST INSERTION

THIRD NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH 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): ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST ROBERT L. HOLMES, DECEASED (Last Known Address: 600 SE 3rd St., Mulberry, FL 33860) 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 DEGREES 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 31, 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 day of JUL 25 2023. STACY M. BUTTERFIELD, CPA As Clerk Ad Interim (SEAL) By /s/ Asuncion Nieves As Deputy Clerk Ghidotti| Berger LLP, Attorney for Plaintiff, 1031 North Miami Beach Boulevard, North Miami Beach, FL 33162 August 4, 11, 2023 23-01087K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 2023CA004273000000 WELLS FARGO BANK, N.A., Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST ETTA J. BERNREUTER AKA ETTA JAMES BERNREUTER, DECEASED, et al, Defendant(s). To: THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST ETTA J. BERNREUTER AKA ETTA JAMES BERNREUTER, DECEASED Last Known Address: Unknown Current Address: Unknown LINDA LACHARITE AKA LINDA G. LACHARJTE Last Known Address: 305 Stanley Avenue Lakeland, FL 33809 Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 32 OF THE UNRECORDED SUBDIVISION OR MAPLECREST, UNIT NO. 2, AND BEING AS FOLLOWS: COMMENCE AT THE SOUTHEAST CORNER OF LOT 40 OF LAKE GIBSON POULTRY FARMS, INC., UNIT NO. 2, AS RECORDED IN PLAT BOOK 26, PAGES 25A, PUBLIC RECORDS OF POLK COUNTY, FLORIDA AND RUN THENCE SOUTH-WESTERLY ALONG THE SOUTHEASTERLY BOUNDARY THEREOF, 22.7 FEET TO THE POINT OF BEGINNING; CONTINUE THENCE SOUTHWESTERLY ALONG SAID SOUTHEASTERLY BOUNDARY OF LOT 40, 60 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 402.7 FEET AND A CENTRAL ANGLE OF 1 DEGREES 44' 50" RUN THENCE SOUTHWESTERLY ALONG SAID CURVE

AN ARC DISTANCE OF 12.28 FEET; THENCE NORTH-WESTERLY ALONG A LINE RADIAL TO SAID CURVE, 120 FEET TO A POINT ON A CURVE CONCENTRIC TO THE AFOREMENTIONED CURVE, RUN THENCE NORTHEASTERLY ALONG SAID CURVE TO THE LEFT HAVING A RADIUS OF 282.7 FEET AND A CENTRAL ANGLE OF 1 DEGREES 44' 50" AN ARC DISTANCE OF 8.62 FEET; RUN THENCE NORTHEASTERLY PARALLEL TO SAID SOUTHEASTERLY BOUNDARY OF LOT 40, 60 FEET; THENCE DEFLECT 90 DEGREES RIGHT AND RUN SOUTHEASTERLY 120 FEET TO THE POINT OF BEGINNING. A/K/A 1403 EMORY DR LAKE-LAND FL 33810 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 7 day of July 2023 Default Date: August 14, 2023 Stacy Butterfield Clerk of the Circuit Court (SEAL) By: /s/Asuncion Nieves Deputy Clerk Albertelli Law P.O. Box 23028 Tampa, FL 33623 NL - 23-002375 August 4, 11, 2023 23-01082K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2022-CA-2358 LORE LENDING GROUP, INC., a Florida Corporation, LORE INVESTMENT - MARK, LLC, a Florida Limited Liability Company ACL ENTERPRISES, LLC, a Florida Limited Liability Company, Plaintiff(s), vs. DIRECT SUCCESS INVESTMENTS, LLC a Florida Limited Liability Company, STEVEN CAMPBELL, Individually, and UNKNOWN TENANT IN POSSESSION Defendants. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 13, 2023 in Civil Case No. 2022-CA-2358 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein Lore Lending Group, Inc, Lore Investment - Mark, LLC and ACL Enterprises, LLC are Plaintiffs and Direct Success Investments, LLC a Florida Limited Liability Company and Steven Campbell, Individually are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 28TH day of AUGUST, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: S 120 FT OF E 170 FT LESS E 20 FT OF FOLL DESC: SW1/4 OF SE1/4 OF SW1/4 LESS E

305 FT & LESS N 514 FT & W 150.03 FT OF E 170.03 FT OF W 360.29 FT OF W1/2 OF NE1/4 OF NW1/4 OF SEC 7 T29 R27 LYING N OF LAKE FOX DR & LESS RD R/W & LESS W 75 FT OF S 120 FT OF E 170 FT OF FOLL: SW1/4 OF SE1/4 OF SW1/4 LESS E 305 FT & LESS N 514 FT & LESS W 75.02 FT OF E 170.03 FT OF W 360.29 FT OF W1/2 OF NE1/4 OF NW1/4 OF SEC 7 TSP 29S RNG 27E LYING N OF LAKE FOX DR. The post off address of the property is 35 S. Fox Lake Road, Winter Haven, FL 33884 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711. ls/Mark A. Freeman, Esq./ls MARK A. FREEMAN, ESQ. Florida Bar #0116398 5223 Millenia Lakes Blvd., #300-352 Orlando, Florida 32839 (407) 230-5146 (telephone) (407)915-4093 (facsimile) Email: mark@lorelegal.com, Attorney for Plaintiff August 4, 11, 2023 23-01091K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE No. 532023CA004855000000 MORTGAGE ASSETS MANAGEMENT, LLC, PLAINTIFF, VS. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS AND TRUSTEES OF THE ESTATE OF LYLE W. PEARSON (DECEASED), ET AL. DEFENDANT(S). To: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS AND TRUSTEES OF THE ESTATE OF LYLE W. PEARSON (DECEASED) RESIDENCE: UNKNOWN LAST KNOWN ADDRESS: 4750 Transport Road, Bartow, FL 33830 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Polk County, Florida: COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 29 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, FOR A POINT OF REFERENCE; THENCE RUN NORTH 25.00 FEET TO THE SOUTHEAST CORNER OF LOT 19, BLOCK B OF SANHEATH SUBDIVISION AS SHOWN IN PLAT BOOK 39, PAGE 50, PUBLIC RECORDS OF POLK COUNTY, FLORIDA; THENCE RUN WEST 81.16 FEET; THENCE RUN NORTH 200 FEET; THENCE RUN EAST 112.17 FEET TO THE POINT OF BEGINNING; THENCE

EAST 100 FEET; THENCE RUN SOUTH 200 FEET; THENCE RUN WEST 100 FEET; THENCE NORTH 200 FEET TO THE SAID POINT OF BEGINNING; LESS AND EXCEPT ROAD RIGHT OF WAY FOR TRANSPORT ROAD. has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Tromberg, Morris & Poulin, PLLC, attorneys for Plaintiff, whose address is 1515 South Federal Highway, Suite 100, Boca Raton, FL 33432, and file the original with the Clerk of the Court, within 30 days after the first publication of this notice, either before Sept 5, 2023 or immediately thereafter, otherwise a default may be entered against you for the relief demanded in the Complaint. This notice shall be published once a week for two consecutive weeks in the Business Observer. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Date: 7-27-23 Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: /s/ Lori Armijo Deputy Clerk of the Court Tromberg, Morris & Poulin, PLLC, attorneys for Plaintiff, 1515 South Federal Highway, Suite 100, Boca Raton, FL 33432 Our Case #: 23-000574-REV-FHA-F\532023CA004855000000\PHH August 4, 11, 2023 23-01085K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 532023CA004800000000 MIDFIRST BANK Plaintiff, v. AMMY IVELIZ TRINIDAD RODRIGUEZ, ET AL. Defendants. TO: AMMY IVELIZ TRINIDAD RODRIGUEZ, Current residence unknown, but whose last known address was: 2369 PAULETTE DR, HAINES CITY, FL 33844-2423 -and- CARLOS ALBERTO PABON VALLEJO, Current residence unknown, but whose last known address was: 2369 PAULETTE DR, HAINES CITY, FL 33844-2423 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida, to-wit: LOT 9, HEMINGWAY PLACE PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 100, PAGE(S) 31, 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 9-1-23 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 day of JUL 26 2023. Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: /s/Lori Armijo Deputy Clerk EXL LEGAL, PLLC Plaintiff's attorney, 12425 28th Street North, Suite 200, St. Petersburg, FL 33716 1000008891 August 4, 11, 2023 23-01086K

dress is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before 9-1-23 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 day of JUL 26 2023. Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: /s/Lori Armijo Deputy Clerk EXL LEGAL, PLLC Plaintiff's attorney, 12425 28th Street North, Suite 200, St. Petersburg, FL 33716 1000008891 August 4, 11, 2023 23-01086K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2022CA002594000000 DIVISION: 11 PNC Bank, National Association Plaintiff, -vs.- Patricia L. Tiger; Unknown Spouse of Patricia L. Tiger; Whisper Lake Homeowners Association, 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) Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2022CA002594000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein PNC Bank, National Association, Plaintiff and Patricia L. Tiger are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on August 22, 2023, the following described property as set forth in said Final Judgment, to-wit: LOT 73 AND THE WEST 5.0 FEET OF LOT 74, WHISPER

LAKE II, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 82, PAGE 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS 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 22-326097 FCO1 NCM August 4, 11, 2023 23-01093K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 2023-CA-0005450 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. DUSTIN JENKINS AKA DUSTIN L. JENKINS, et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 10, 2023, and entered in Case No. 2023-CA-000545 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Dustin Jenkins aka Dustin L. Jenkins, Kristina Jenkins a/k/a Kristina L. Jenkins , City of Polk City, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the August 24, 2023 the following described property as set forth in said Final Judgment of Foreclosure: LOT 38, REPLAT OF ORANGEWOOD VILLAGE UNIT NO. 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORD-

ED IN PLAT BOOK 75, PAGE(S) 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 329 HONEY BEE LN POLK CITY FL 33868 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 01 day of August, 2023. ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Ritchie Florida Bar # 106621 Justin Ritchie, Esq. CT - 23-000100 August 4, 11, 2023 23-01111K

FIRST INSERTION

Fictitious Name Notice Notice is hereby given that Angela & James Thorne, desiring to engage in business under the fictitious name of Mystical Beaks and Avian Tweets Rescue & Sanctuary located at 1358 Yorkshire Ct Davenport, FL 33896 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. August 4, 2023 23-01113K

FIRST INSERTION

Notice is hereby given that JOHN ANDREW MORRISSEY, SHERRY LYNN MORRISSEY, OWNERS, desiring to engage in business under the fictitious name of MAKERS MARKET located at 4612 VALLEY VIEW DR W, 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. August 4, 2023 23-01103K

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 FRISY STORE : Located at 229 Cattaill Way : Polk County in the City of Lake Alfred : Florida, 33850-2004 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Lake Alfred Florida, this July day of 27, 2023 JACQUES FRISLINE August 4, 2023 23-01083K

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 Kid Cafe located at 3578 Ashling Drive, in the County of Polk, in the City of Lakeland, Florida 33803 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Lakeland, Florida, this 31st day of July, 2023. Katie & Quinton Clements LLC August 4, 2023 23-01095K

SUBSEQUENT INSERTIONS

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. 2019CA004272000000 DITECH FINANCIAL LLC, Plaintiff,

vs. KETTY JEAN AND ANTHONY JOSEPH, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 22, 2023, and entered in 2019CA004272000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST C/O U.S. BANK TRUST NATIONAL ASSOCIATION is the Plaintiff and KETTY JEAN; ANTHONY JOSEPH; REGENCY PLACE 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 29, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 111, REGENCY PLACE PHASE ONE, BLOCK C, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 107, PAGE 15, AND 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 105 KING HENRY CT, DAVENPORT, FL 33837

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 24 day of July, 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 19-367459 - NaC July 28; Aug. 4, 2023 23-01066K

NOTICE OF SALE Prepared by and returned to: Jerry E. Aron, P.A.

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

Owner Name
Address
Week/Unit/Interest/Building
SANDRA CORTEZ and STEVEN ELLIOTT and AMANDA CORTEZ and OSCAR GAMEZ JR, MARK ELLIOTT
2617 LAREDO ST, LAREDO, TX 78043
50/0003

Contract # M93765902, Building A, Unit Type: N/A, Fractional Interest 1.923%
SANDRA CORTEZ and STEVEN ELLIOTT and AMANDA CORTEZ and OSCAR GAMEZ JR, MARK ELLIOTT
2617 LAREDO ST, LAREDO, TX 78043
28/0047

Contract # M93765656, Building F, Unit Type: N/A, Fractional Interest 1.923%
ELDON GRIPPER and ARTWIN P. EHRHARDT and DELEMAR N. EHRHARDT, TRUSTEES, OR ANY SUCCESSORS IN TRUST, UNDER THE EHRHARDT TIMESHARE TRUST DATED MARCH 30, 2015
PO BOX 631, LA PUENTE, CA 91747 and 7720 BOLTON AVE, RIVERSIDE, CA 92503
2/0043

Contract # M92624937, Building F, Unit Type: N/A, Fractional Interest 1.923%
MATTIE JACKSON and DI-RUTHA B HOLBERT
300 AUDREY LN APT 321, HOUSTON, TX 77015 and 411 E MAFFITT ST, PALESTINE, TX 75803 a
18/0040

Contract # M91811716, Building E, Unit Type: N/A, Fractional Interest 1.923%
JAMES E OLIVENBAUM and ELIDA DELEON OLIVENBAUM
1501 S AIRPORT DR LOT 39, WESLACO, TX 78596
48/0038

Contract # M93352049, Building E, Unit Type: N/A, Fractional Interest 1.923%
JANICE TURNER
40 CONNECTICUT ST, HIGHLAND PARK, MI 48203
50/0105

Contract # M93700404, Building 1, Unit Type: N/A, Fractional Interest 1.923%

Whose legal descriptions are (the "Property"): The above described Fractional Interest, Use Period No./Unit No., Building No. of the following described real property:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida, located at 121 Emerald Loop, Davenport, Florida 33897 (the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use

Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

The above described Owners have failed to make the required payments of assessments for common expenses as required by the condominium documents. A claim of lien and assignment thereof in the amount stated below, and which will accrue the per diem amount stated below, were recorded in the official book and page of the public records of Polk County, Florida, as stated below:

Owner Name	Lien Doc #	Assign Doc #	Lien Amt	Per Diem
CORTEZ/ELLIOTT/ CORTEZ/GAMEZ JR, MARK ELLIOTT	2021188155	2021192203	\$ 831.301	\$ 0.00
CORTEZ/ELLIOTT/ CORTEZ/GAMEZ JR, MARK ELLIOTT	2021188155	2021192203	\$8,699.08	\$ 0.00
GRIPPER/EHRHARDT/ EHRHARDT, TRUSTEES, OR ANY SUCCESSORS IN TRUST, UNDER THE EHRHARDT TIMESHARE TRUST DATED MARCH 30, 2015	2022118482	2022119752	\$12,400.81	\$ 0.00
JACKSON/HOLBERT	2022118482	2022119752	\$8,418.84	\$ 0.00
OLIVENBAUM/ OLIVENBAUM	2021188155	2021192203	\$6,652.05	\$ 0.00
TURNER	2021188155	2021192203	\$11,603.15	\$ 0.00

Notice is hereby given that on 8/21/23, at 11:00 a.m., Eastern

time, at My Office & More, 122 E. Main Street, Lakeland, FL 33801, the Trustee will offer for sale the above described Property.

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

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

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

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

TRUSTEE:

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

FURTHER AFFIANT SAITH NAUGHT.

Sworn to and subscribed before me this July 19, 2023, by Jennifer Conrad, as authorized agent of Jerry E. Aron, P.A. who is personally known to me.

(Notarial Seal)
/s/ Sherry Jones
Print Name: Sherry Jones
NOTARY PUBLIC STATE OF FLORIDA
Commission Number: HH 215271
My commission expires: 2/28/26
July 28; Aug. 4, 2023 23-01056K

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. 2023CA000091000000 U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, Plaintiff,

vs. BEVERLY L. SPARK, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 01, 2023, and entered in 2023CA000091000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and BEVERLY L. SPARK; FLORIDA HOUSING FINANCE CORPORATION 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 30, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 57, SOLIVITA - PHASE VIA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 131, PAGE 30-35, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 512 VIA VILLAGIO LO, KISSIMMEE, FL 34759

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 24 day of July, 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 22-018094 - EuE July 28; Aug. 4, 2023 23-01067K

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION

CASE NO. 53-2018-CA-003457 PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., Plaintiff, vs.

ROBERT ANTHONY MAZZUCCO A/K/A ROBERT A. MAZZUCCO, et al., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 10, 2023 in Civil Case No. 53-2018-CA-003457 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC. is Plaintiff and Robert Anthony Mazzucco, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 14th day of August, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 24, Vizcay, according to the plat thereof as recorded in Plat Book 126, Page 42 through 43, of the Public Records of Polk County, Florida.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Tromberg, Morris & Poulin, PLLC Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/ Kyle Melanson Kyle Melanson, Esq. FBN 1017909 Our Case #: 21-000496-REV-FHA-F/532022CA000084000000/PHH July 28; Aug. 4, 2023 23-01069K

SECOND INSERTION

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

CASE No. 532022CA000084000000 WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR CASCAD FUNDING MORTGAGE TRUST ABI, PLAINTIFF, VS.

HOLLIE S. BRYANT, ET AL. DEFENDANT(S).

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated April 21, 2023 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on September 13, 2023, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

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

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

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Tromberg, Morris & Poulin, PLLC Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/ Kyle Melanson Kyle Melanson, Esq. FBN 1017909 Our Case #: 21-000496-REV-FHA-F/532022CA000084000000/PHH July 28; Aug. 4, 2023 23-01069K

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711. By: /s/ Sara Collins Sara Collins, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRSservice@mccalla.com Fla. Bar No.: 53992 21-04645FL July 28; Aug. 4, 2023 23-01051K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File No. 23-CP-2298 IN RE: ESTATE OF ALISON FAY PETERSON, Deceased.

TO: JOHN ANTHONY MURANO UNKNOWN TAMARA FAY MURANO-CHASE UNKNOWN

YOU ARE NOTIFIED that a Petition for Administration has been filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address are: Robert D. Hines, Esq.,

SECOND INSERTION

Hines Norman Hines, P.L., 1312 W. Fletcher Avenue, Suite B, Tampa, FL 33612 on or before 09/08/23, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.

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

SECOND INSERTION

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.

Signed on this 21st day of July, 2023.
/s/ Stacy M. Butterfield, CPA
As Clerk of the Court
(SEAL) By: /s/ Donna Miles
As Deputy Clerk

Robert D. Hines, Esq.,
Hines Norman Hines, P.L.,
1312 W. Fletcher Avenue,
Suite B,
Tampa, FL 33612
July 28; Aug. 4, 11, 18, 2023
23-01061K

SECOND INSERTION

"Property"): The above described Interest %, Use Period No./Unit No., Unit Type, of the following described real property:

An undivided fractional interest, in the Orlando Breeze Resort 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, 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")

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

Owner Name	Mtg. - Polk County Clerk of Court	Book/Page/Document #	Amount Secured by Mortgage	Per Diem
EDNEY A/K/A ALBERT DE FRANCE EDNEY I/EDNEY	10311, 2010, 2017216776		\$ 22,610.69	\$ 6.93
KANMORE	10541, 795, 2018144486		\$ 24,682.22	\$ 6.49
PANEPINTO/PANEPINTO	N/A, N/A, 2019215828		\$ 38,803.25	\$ 7.86
RODGERS JR/RODGERS	N/A, N/A, 2019158331		\$ 12,491.59	\$ 3.77

Notice is hereby given that on

8/21/23, 11:00 a.m., Eastern time, at My Office & More, 122 E. Main Street, Lakeland, FL 33801, the Trustee will offer for sale the above described Properties. If you intend to attend this sale but are unable to travel due to Covid-19 restrictions, please call the office of Jerry E. Aron, P.A. at 561-478-0511.

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

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

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

TRUSTEE:

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

FURTHER AFFIANT SAITH NAUGHT.

Sworn to and subscribed before me this July 19, 2023, by Jennifer Conrad, as authorized agent of Jerry E. Aron, P.A. who is personally known to me.

(Notarial Seal)
/s/ Sherry Jones
Print Name: Sherry Jones
NOTARY PUBLIC STATE OF FLORIDA
Commission Number: HH 215271
My commission expires: 2/28/26
July 28; Aug. 4, 2023 23-01055K

SECOND INSERTION

**NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2023-CP-002326
IN RE: ESTATE OF
GREGORY JAMES VAN OLST
Division Probate
Deceased.**

The administration of the estate of Gregory James Van Olst, deceased, whose date of death was March 6, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES 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 the first publication of this notice is July 28, 2023.

Personal Representative:
Theresa M. Van Olst
437 Sapphire Drive
Davenport, Florida 33837
Attorney for Personal Representative:
Catherine E. Davey, Attorney
Florida Bar Number: 991724
DAVEY LAW GROUP P.A.
P.O. Box 941251
Maitland, FL 32794-1251
Telephone: (407) 645-4833
Fax: (407) 645-4832
E-Mail: catherine@daveylg.com
Secondary E-Mail: steve@daveylg.com
July 28; Aug. 4, 2023 23-01059K

SECOND INSERTION

**NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
PROBATE FILE NO.
53-2023-CP-002053-0000-XX
IN RE: Estate of
VIRGINIA FUENTES,
Deceased.**

The administration of the estate of Virginia Fuentes, deceased, whose date of death was December 31, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830-3912. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court 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 28, 2023.

Signed on: 7/25/23.
Personal Representative:
/s/ Michele Ortega
Michele Ortega
7380 Garfield Street
Hollywood, FL 33204
Attorney for Personal Representative:
/s/ Amy L. Phillips
Amy L. Phillips
Attorney for Michele Ortega
Florida Bar Number: 91682
308 Avenue K SE
Winter Haven, FL 33880
Telephone: (863) 268-8292
July 28; Aug. 4, 2023 23-01073K

SECOND INSERTION

**NOTICE OF TRUSTEE'S SALE
WESTGATE RIVER RANCH
20162.0018 (HINKLE)**

On 8/18/2023 at 11:00 am, GREENSPOON MARDER, LLP, 201 E. Pine Street, Suite 500, Orlando, Florida 32801, as Trustee pursuant to that Appointment of Trustee recorded on 2/9/2023 in Official Records Book 12578, and Page 2084 of the Public Records of Polk County, Florida, by reason of a now continuing default by Obligor(s), (See Exhibit "A"), whose address is (See Exhibit "A"), in the payment or performance of the obligations secured by said Claim of Lien recorded in Official Records Book (See Exhibit "A"), at Page (See Exhibit "A"), of the Public Records of Polk County, Florida, including the breach or default, notice of which was set forth in a Notice of Default and Intent to Foreclose provided to the last known address of Obligor(s), (See Exhibit "A"), by Certified/Registered Mail or by publication by the undersigned Trustee, will sell at public auction to the highest bidder for lawful money of the United States of America, on the front steps of the Polk County Government Center, 3425 Lake Alfred Rd., Winter Haven, Florida 33881, all right, title and interest in the property situated in the County of Polk, Florida, described as: (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s) (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") WESTGATE RIVER RANCH 3600 River Ranch Blvd River Ranch, FL 33867 Said sale will be made (without covenants, or warranty, express or implied, regarding the title, possession or encumbrances) to pay the unpaid assessments due in the amount of (See Exhibit "A"), with interest accruing at the rate of (See Exhibit "A") per day, pursuant to the Timeshare Plan, advances, if any, under the terms of said Claim of Lien, charges and expenses of the Trustee and of the trusts created by said Claim of Lien. Obligor(s) shall have the right to cure the default which occurred on (See Exhibit "A"), and any junior lienholder shall have the right to redeem its interest up to the date the Trustee issues the Certificate of Sale by paying the amounts due as outlined above. This is a non-judicial foreclosure proceeding to permit Westgate River Ranch Owners Association, Inc. to pursue its

in rem remedies under Florida law. By: GREENSPOON MARDER, LLP, Trustee.

EXHIBIT "A" - NOTICE OF TRUSTEE'S SALE
Owner(s) Address TS Undiv Int Building Unit Week Year Season Suite Type COL Rec Info Yrs Delinquent Amount Per Diem
ELISABEL FERNANDEZ 8335 NW 178th St Hialeah, FL 33015, 1/2, 3, 103, 33, EVEN, Floating, 12500/640, 2020-2022, \$2,745.94, \$0.93; WILLIAM J HILL SR 370 Coral Dr Cape Canaveral, FL 32920, 1, 3, 103, 21, WHOLE, Floating, 12500/640, 2020-2022, \$4,089.56, \$1.38; JOEL C CHARTLEY & NATALIE L CHARTLEY 3786 SE Middle St Stuart, FL 34997, 1/2, 4, 104, 16, EVEN, Floating, 12500/640, 2022-2022, \$1,237.80, \$0.48; ANNA L GRAVES 12665 Oak Harbor Dr Platte City, MO 64079, 1/2, 1, 101, 21, EVEN, Floating, 12500/640, 2020-2022, \$2,745.94, \$0.93; MARIE GASTON 202 S Norton Ave #B Sylacauga, AL 35150, 1/2, 6, 106, 39, EVEN, Floating, 12500/640, 20202022, \$2,745.94, \$0.93; STANLEY A GASTON 4689 Lucerne Lakes Blvd E APT 201 Lake Worth, FL 33467, 1/2, 6, 106, 39, EVEN, Floating, 12500/640, 2020-2022, \$2,745.94, \$0.93; MARJORIE M JOHNSON 2542 SE Jason Ct Port Saint Lucie, FL 34952, 1, 11, 111, 34, WHOLE, Floating, 12500/640, 2020-2022, \$4,089.56, \$1.38; PETER J WALENTIN & EILEEN F WALENTIN 1561 SE Harmony Ct Port Saint Lucie, FL 34952, 1/2, 9, 109, 37, ODD, Floating, 12500/640, 2019-2022, \$2,949.68, \$0.88; ROGER D ELGIN 1065 NE 62nd Ave Okeechobee, FL 34974, 1/2, 13, 113, 20, EVEN, Value Season-Float Week/Floater Unit, 12500/640, 2022-2022, \$1,237.80, \$0.48; LAURIE J ELGIN 282 Calhoun Rd W Jefferson, NC 28694, 1/2, 13, 113, 20, EVEN, Value Season-Float Week/Floater Unit, 12500/640, 2022-2022, \$1,237.80, \$0.48; CRYSTAL N PRIOR aka CRYSTAL N CAILLOUETTE 705 Pawnee St Jupiter, FL 33458, 1/2, 15, 115, 46, EVEN, All Season-Float Week/Floater Unit, 12500/640, 2022-2022, \$1,237.80, \$0.48;
July 28; Aug. 4, 2023 23-01054K

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. 53-2022-CA-003010
SPECIALIZED LOAN SERVICING
LLC,
Plaintiff,**

**vs.
NATHAN L. LEGG, et al.
Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 01, 2023, and entered in 53-2022-CA-003010 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein SPECIALIZED LOAN SERVICING LLC is the Plaintiff and NATHAN L. LEGG; CIARA DAWN LEGG; CITY OF FORT MEADE 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 30, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 3 AND THE SOUTH 2.5 FEET OF LOT 2, BLOCK 10, FRENCH'S ADDITION & VARN'S SURVEY, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 8, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 713 4TH ST NE, FORT MEADE, FL 33841

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 24 day of July, 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
22-049714 - NaC
July 28; Aug. 4, 2023 23-01068K

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-001091-0000-00
CALABAY PARC HOMEOWNERS
ASSOCIATION, INC., a Florida
not-for-profit corporation,
Plaintiff, vs.
WILLIE JEAN ERNEUS,
Individually; and UNKNOWN
SPOUSE OF WILLIE JEAN
ERNEUS N/K/A NATIVE ERNEUS;
Defendants.**

NOTICE is hereby given pursuant to a Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, dated July 13, 2023, and entered in Case Number: 2022-CA-001091, of the Circuit Court in and for Polk County, Florida, wherein CALABAY PARC HOMEOWNERS ASSOCIATION, INC., is the Plaintiff, and WILLIE JEAN ERNEUS, individually; UNKNOWN SPOUSE OF WILLIE JEAN ERNEUS N/K/A NATIVE ERNEUS, individually; are the Defendants, the Polk County Clerk of the Court will sell to the highest and best bidder for cash, by electronic sale on-line at www.polk.realforeclose.com, beginning at 10:00 o'clock A.M. on the 12th day of September, 2023 the following described property as set forth in said Summary Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, to-wit:

Property Address: 449 Orista Drive, Davenport, Florida 33897
Property Description:
Lot 49, Calabay Parc - Unit One, A Subdivision, According to the Plat Thereof As Recorded in Plat Book 113, Page(s) 26 and 27, of

the Public Records of Polk County, Florida.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 North Broadway Avenue, Bartow, Florida 33801, (863) 534-4686, at least seven days before your scheduled court appearance or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days; if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

/s/ John L. Di Masi
John L. Di Masi
Florida Bar No.: 0915602
Patrick J. Burton
Florida Bar No.: 0098460
Brian S. Hess
Florida Bar No.: 0725072
Helena G. Malchow
Florida Bar No.: 0968323
Eileen Martinez
Florida Bar No.: 0101537
Eryn M. McConnell
Florida Bar No.: 0018858
James E. Olsen
Florida Bar No.: 0607703
Alicia S. Perez
Florida Bar No.: 0091930
Toby Snively
Florida Bar No.: 0125998
DI MASI | BURTON, P.A.
801 N. Orange Avenue,
Suite 500
Orlando, Florida 32801
Ph (407) 839-3383 Fx (407) 839-3384
Primary E-Mail:
JDLaw@orlando-law.com
Attorneys for Plaintiff
July 28; Aug. 4, 2023 23-01075K

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-001771
ROLLING OAK RIDGE
SUBDIVISION PROPERTY
OWNERS' ASSOCIATION, INC., a
Florida not-for-profit corporation,
Plaintiff, vs.
DEXTER MORRISON,
individually; UNKNOWN SPOUSE
OF DEXTER MORRISON N/K/A
HERMITTE MORRISON; ALL
UNKNOWN TENANTS/OWNERS
N/K/A DEXTER MORRISON JR.,
Defendants.**

NOTICE is hereby given pursuant to a Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, dated July 11, 2023, and entered in Case Number: 2022-CA-001771, of the Circuit Court in and for Polk County, Florida, wherein ROLLING OAK RIDGE SUBDIVISION PROPERTY OWNERS' ASSOCIATION, INC., is the Plaintiff, and DEXTER MORRISON, individually; UNKNOWN SPOUSE OF DEXTER MORRISON N/K/A HERMITTE MORRISON, individually; and ALL UNKNOWN TENANTS/OWNERS N/K/A DEXTER MORRISON, JR., are the Defendants, the Polk County Clerk of the Court will sell to the highest and best bidder for cash, by electronic sale on-line at www.polk.realforeclose.com, beginning at 10:00 o'clock A.M. on the 12th day of September, 2023 the following described property as set forth in said Summary Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, to-wit:

Property Address: 790 Hunt Drive, Lake Wales, Florida 33853
Property Description:
Lot 50, Rolling Oak Ridge Sub-

division, according to the map or plat thereof, as recorded in Plat Book 91, Page(s) 21 and 22, of the Public Records of Polk County, Florida.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 North Broadway Avenue, Bartow, Florida 33801, (863) 534-4686, at least seven days before your scheduled court appearance or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days; if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

/s/ John L. Di Masi
John L. Di Masi
Florida Bar No.: 0915602
Patrick J. Burton
Florida Bar No.: 0098460
Brian S. Hess
Florida Bar No.: 0725072
Helena G. Malchow
Florida Bar No.: 0968323
Eileen Martinez
Florida Bar No.: 0101537
Eryn M. McConnell
Florida Bar No.: 0018858
James E. Olsen
Florida Bar No.: 0607703
Alicia S. Perez
Florida Bar No.: 0091930
Toby Snively
Florida Bar No.: 0125998
DI MASI | BURTON, P.A.
801 N. Orange Avenue, Suite 500
Orlando, Florida 32801
Ph (407) 839-3383 Fx (407) 839-3384
Primary E-Mail:
JDLaw@orlando-law.com
Attorneys for Plaintiff
July 28; Aug. 4, 2023 23-01076K

SECOND INSERTION

**NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
PROBATE FILE NO.
53-2023-CP-002240-0000-XX
IN RE: LOIS CHASE,
Deceased.**

The administration of the estate of Lois Chase, deceased, whose date of death was March 23, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or 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 28, 2023.

Personal Representative:
/s/ Gary Hoffman
Gary Hoffman
517 Tensas Trace
Milton, GA 30004
Attorney for Personal Representative:
/s/ Amy L. Phillips
AMY L. PHILLIPS
Attorney for Petitioner
Florida Bar No. 91682
P.O. Box 4397
Winter Haven, FL 33885
(863) 268-8292
amy@amylphillipsllc.com
July 28; Aug. 4, 2023 23-01074K

SECOND INSERTION

**NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No. 20CP2736
Division Probate
IN RE: ESTATE OF
DAVID C. REID
Deceased.**

The administration of the estate of DAVID C. REID, deceased, whose date of death was May 16, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is July 28, 2023.

Personal Representative:
Marilyn J. Reid
6711 Windward Palms Court
Lake Wales, Florida 33898-9600
Attorney for Personal Representative:
Jillian E. Brevorka
Florida Bar No. 76433
Hodgson Russ, LLP
7 Corporate Center Court, Ste B
Greensboro, NC 27408
Telephone: (336) 271-4780
July 28; Aug. 4, 2023 23-01070K

SECOND INSERTION

**NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 23-CP-1814
IN RE: ESTATE OF
BILLY JOE DOYLE
A/K/A BILLY J. DOYLE
Deceased.**

The administration of the estate of Billy Joe Doyle a/k/a Billy J. Doyle, deceased, whose date of death was August 5, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is July 28, 2023.

Personal Representative:
Kathleen Doyle Jenkins
9 Broad Street
Statesboro, Georgia 30458
Attorney for Personal Representative:
/s/ Benjamin C. Sperry
Benjamin C. Sperry, Attorney
Florida Bar Number: 84710
SPERRY LAW FIRM
1607 S. Alexander Street,
Suite 101
Plant City, Florida 33563-8421
Telephone: (813) 754-3030
Fax: (813) 754-3928
E-Mail: bcsperry@sperrylaw-pc.com
Secondary E-Mail:
pleadings@sperrylaw-pc.com
July 28; Aug. 4, 2023 23-01079K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

- Notice to creditors / Notice of administration / Miscellaneous / Public Announcement - Fax, Mail or e-mail your notice to the Business Observer office in the required county for publication.
- Notice of actions / Notice of sales / DOM / Name Change / Adoption, etc.
- When submitting a notice directly to the courthouse, please indicate your preference to publish with the Business Observer.
- On the date of the first published insertion, a preliminary proof of publication/invoice will be mailed to you for proofing and payment. An actual copy of the published notice will be attached.
- Upon completion of insertion dates, your affidavit will be delivered promptly to the appropriate court
- A file copy of your delivered affidavit will be sent to you.

**Business
Observer**

SECOND INSERTION

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

CASE NO.:
2023CA-004367-0000-00
**U.S. BANK NATIONAL
ASSOCIATION, AS TRUSTEE
FOR STRUCTURED ASSET
SECURITIES CORPORATION
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES
2006-GELI,
Plaintiff, vs.
UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES AND
ALL OTHERS WHO MAY CLAIM
AN INTEREST IN THE ESTATE
OF HARRY F. SHAFFER, et al.,
Defendants.**
TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF HARRY F. SHAFFER
Current Residence Unknown

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
LOT 73, PIONEER TRAILS PHASE II, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 109, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
TOGETHER WITH THAT CERTAIN 2000 SHADOW-RIDGE MOBILE HOME WITH ID #FLA14615498A

AND #FLA14615498B.
has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO Box 5026, Coral Springs, FL 33310 on or before August 21, 2023, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs 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.

WITNESS my hand and the seal of this Court this 14th day of July, 2023.

STACY M. BUTTERFIELD, CPA
As Clerk of the Court
(SEAL) By /s/ Lori Armijo
As Deputy Clerk

De Cubas & Lewis, P.A.,
Attorney for Plaintiff,
PO BOX 5026,
CORAL SPRINGS, FL 33310
23-00604
July 28; Aug. 4, 2023 23-01060K

SECOND INSERTION

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

CASE NO.: 23-CA-3536
**MICHAEL S. STEFFEN, AS
TRUSTEE ONLY UNDER THE
FATHER B LAND TRUST DATED
APRIL 22, 2022;
Plaintiff, vs.
THE ESTATE OF LORNA JUNE
SMITH (now known as ANTHONY
BOND and ERIC BOND);
Defendants.**

NOTICE IS HEREBY given that pursuant to the final judgment of partition Stacy M. Butterfield, the Clerk of Court for Polk County will sell the property situated in Polk, Florida described as:

Lot 11, Block 4, BROOKHAVEN VILLAGE, according to the map or plat thereof as recorded in Plat Book 71, Page 46, of the Public Records of Polk County, Florida. Together with that certain mobile home described as a 1983 TWIN with VIN T24715034A and T24715034B.

Aka: 6434 Jacaranda Ave NE WINTER HAVEN FL 33881-9692

Parcel No:
26-28-01-521030-004110
the Clerk of the Court for Polk County, Stacy M. Butterfield, shall sell the subject property to the highest bidder for cash at public sale on August 24, 2023, at 10:00 A.M. after having first given notice as required by Section 45.031, Florida Statutes. The judicial sale will be conducted electronically online at

the following website: <http://www.polk.realforeclose.com>. At least three (3) days prior to the sale, Plaintiff must pay the costs associated with the Notice of Publication. The party or their attorney shall be responsible for preparing, in accordance with section 45.031(2), Florida Statutes, and submitting the Notice of Sale to a legal publication. The original Notice of Sale and Proof of Publication must be filed with the Clerk of the Circuit Court at least 24 hours prior to the scheduled sale date.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

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

Dated this 20th of July, 2023.
Plaintiff's Attorney:
/s/ Natalia Ouellette-Grice
Natalia Ouellette-Grice, Esq.
Florida Bar Number: 68905
LCO Law LLC
2901 W. Busch Blvd. Suite 805
Tampa, Florida 33618
Phone: 813-480-2106
E-Service: natalia@lcolawfl.com
Secondary E-Service:
Alexander.maldonado@lcolawfl.com
July 28; Aug. 4, 2023 23-01052K

FOURTH 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 it, 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

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR

POLK COUNTY, FLORIDA
CIVIL DIVISION

Case No. 2022-CA-2850
**WILMINGTON SAVINGS FUND
SOCIETY, FSB, NOT IN ITS
INDIVIDUAL CAPACITY, BUT
SOLELY AS OWNER TRUSTEE
ON BEHALF FOR CSMC 2018-
RPL12 TRUST
Plaintiff, vs.**

**THE ESTATE OF LUIS COSSIO
A/K/A LUIS A. COSSIO, by its
personal representative NORBERTO
KATZ; and all unknown parties
claiming by, through, under and
against the above named Defendant
who are unknown to be dead or alive
whether said unknown are persons,
heirs, devisees, grantees, or other
claimants; UNKNOWN SPOUSE
OF LUIS COSSIO A/K/A LUIS
A. COSSIO; MYRIAM NARVAEZ
GARAY; SAMANTHA COSSIO;
(A Minor Child); LUIS COSSIO
JR. A/K/A LUIS COSSIO GARCIA;
CITY OF LAKE ALFRED; POLK
COUNTY CLERK OF COURT;
Tenant I/Unknown Tenant; Tenant
II/Unknown Tenant; Tenant III/
Unknown Tenant and Tenant IV/
Unknown Tenant, in possession of
the subject real property,
Defendants.**

Notice is hereby given pursuant to the final judgment/order entered in the above noted case, that the Clerk of Court of Polk County, Florida will sell the following property situated in Polk County, Florida described as:

LOT 5, HOFFMAN CIRCLE,
ACCORDING TO THE MAP
OR PLAT THEREOF, AS RE-
CORDED IN PLAT BOOK 67,
PAGE 36, OF THE PUBLIC
RECORDS OF POLK COUN-
TY, FLORIDA.

SECOND 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-000617
**PINGORA LOAN SERVICING,
LLC,
Plaintiff, vs.**

**MELISSA DOLINSKY AKA
MELISSA B. DOLINSKY, et al,
Defendant(s).**
To: MELISSA DOLINSKY AKA
MELISSA B. DOLINSKY
Last Known Address: 221 ROSELING
CROSSING
DAVENPORT, FL 33897
Current Address: 221 ROSELING
CROSSING
DAVENPORT, FL 33897

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 221, BLOCK E, FOUR CORNERS PHASE ONE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 114, PAGE(S) 7 AND 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 221 ROSELING XING DAVENPORT FL 33897 has been filed against you and you are required to file written defenses with the clerk of court and to serve a copy

PROPERTY ADDRESS: 605E
Hoffman St., Lake Alfred , FL
33850

at public sale, to the highest and best bidder for cash, at www.polk.realforeclose.com , at 10:00 a.m. on August 28, 2023. The highest bidder shall immediately post with the Clerk, a deposit equal to five percent (5%) of the final bid. The deposit must be cash or cashier's check payable to the Clerk of the Court. Final payment must be made on or before 12:00 P.M. (Noon) the day following the sale by cash or cashier's check.

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.

LAO OFFICE OF GARY GASSEL,
P.A.

2191 Ringling Boulevard
Sarasota, Florida 34237
(941) 952-9322

Attorney for Plaintiff
By /s/ Gary Gassel
GARY GASSEL, ESQUIRE
Florida Bar No. 500690
WILLIAM NUSSBAUM III,
ESQUIRE
Florida Bar No. 066479
July 28; Aug. 4, 2023 23-01057K

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 M. Butterfield, CPA
Clerk of the Circuit Court &
Comptroller
(SEAL) By: /s/Asuncion Nieves
Deputy Clerk

Albertelli Law
P.O. Box 23028
Tampa, FL 33623
tna - 23-000239
July 28; Aug. 4, 2023 23-01064K

SECOND INSERTION

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

CASE NO.: 2023CA000860000000
**LAKEVIEW LOAN SERVICING
LLC,
Plaintiff, vs.**

**YUROSE CHARLES AKA YVROSE
CHARLES, et al,
Defendant(s).**

To: ERNEST LAVERDURE
Last Known Address: 183 Lake Thomas Drive Winter Haven, FL 33880
Current Address: Unknown

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 51, LAKE THOMAS WOODS EIGHTH ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 111, PAGE(S) 37 AND 38, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 183 LAKE THOMAS DRIVE WINTER HAVEN, FL 33880

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 publica-

tion 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 14th day of July, 2023.

Default 8-21-23
Stacy Butterfield
Clerk of the Circuit Court
(SEAL) By: /s/ Lori Armijo
Deputy Clerk

Albertelli Law
P.O. Box 23028
Tampa, FL 33623
NL - 23-001594
July 28; Aug. 4, 2023 23-01050K

SECOND INSERTION

NOTICE OF TRUSTEE'S SALE
WESTGATE RIVER RANCH
20162.0019 (WADSWORTH)

On 8/18/2023 at 11:00 am,
GREENSPOON MARDER, LLP, 201
E. Pine Street, Suite 500, Orlando,
Florida 32801, as Trustee pursuant
to that Appointment of Trustee re-
corded on 2/9/2023 in Official Re-
cords Book 12578, and Page 2087 of
the Public Records of POLK County,
Florida, by reason of a now contin-
uing default by Obligor(s). (See
Exhibit "A"), whose address is (See
Exhibit "A"), in the payment or per-
formance of the obligations secured
by said Claim of Lien recorded in
Official Records Book (See Exhibit
"A"), at Page (See Exhibit "A"), of
the Public Records of POLK County,
Florida, including the breach or de-
fault, notice of which was set forth
in a Notice of

Default and Intent to Foreclose pro-
vided to the last known address of
Obligor(s). (See Exhibit "A"), by
Certified/Registered Mail or by pub-
lication by the undersigned Trustee,
will sell at public auction to the
highest bidder for lawful money of
the United States of America, on
the front steps of the Polk County
Government Center, 3425 Lake Al-
fred Rd., Winter Haven, Florida
33881, all right, title and interest
in the property situated in the
County of POLK, Florida, described
as: (SEE EXHIBIT "A") Time Share
Interest(s) (SEE EXHIBIT "A") ac-
cording to the Time Sharing Plan
for Westgate River Ranch, Official
Records Book 6501, at Page 1230, of
the Public Records of Polk County,
Florida (the "Plan"). Together with
the right to occupy, pursuant to the
Plan, Unit(s) (SEE EXHIBIT "A"),
during Unit Week(s) (SEE EXHIBIT
"A"), during Assigned Year(s)(s)
- (SEE EXHIBIT "A"). 3200 River
Ranch Blvd., River Ranch, FL 33867
(herein "Property Address") WEST-
GATE RIVER RANCH 3600 River
Ranch Blvd River Ranch, FL 33867

Said sale will be made (without covenants, or warranty, express or implied, regarding the title, possession or encumbrances) to pay the unpaid assessments due in the amount of (See Exhibit "A"), with interest accruing at the rate of (See Exhibit "A") per day, pursuant to the Time-share Plan, advances, if any, under the terms of said Claim of Lien, charges and expenses of the Trustee and of the trusts created by said Claim of Lien. Obligor(s) shall have the right to cure the default which occurred on (See Exhibit "A"), and any junior lienholder shall have the right to redeem its interest up to the

date the Trustee issues the Certificate of Sale by paying the amounts due as outlined above. This is a non-judicial foreclosure proceeding to permit Westgate River Ranch Owners Association, Inc. to pursue its in rem remedies under Florida law. By: GREENSPOON MARDER, LLP, Trustee.

EXHIBIT "A" - NOTICE OF TRUSTEE'S SALE
Owner(s) Address TS Undiv Int Building Unit Week Year Season Suite Type COL Rec Info Yrs Delinquent Amount Per Diem

MARIO A PEREZ 15000 SW 307th St Homestead, FL 33033, 1/2, 3, 103, 36, ODD, Floating, 12506/1736, 2019-2022, \$2,949.68, \$0.88; LESLIE REYES 13764 SW 149th Circl e Ln Apt 4 Miami, FL 33186, 1/2, 3, 103, 36, ODD, Floating, 12506/1736, 2019-2022, \$2,949.68, \$0.88; WILLIAM W ARD SR & RITA L ARD 5151 NE 143rd Ave Williston, FL 32696, 1, 7, 107, 10, WHOLE, Floating, 12506/1736, 2021-2022, \$2,581.42, \$0.93; WILLIAM W ARD JR 6409 Flowery Ave Jacksonville, FL 32244, 1, 7, 107, 10, WHOLE , Floating, 12506/1736, 2021-2022, \$2,581.42, \$0.93; JOSEPH P BELL & CAROL L BELL 4243 Chipmunk Dr New Port Richey, FL 34653, 1, 9, 109, 35, WHOLE, Floating, 1 2506/1736, 2021-2022, \$2,581.42, \$0.93; SONIA P PAPPAS 5447 Haines RD N Saint Petersburg, FL 33714, 1, 10, 110, 32, WHOLE, Floating, 12506/1736, 2018-2022, \$8,800.58, \$3.00; ROBERT A BAYLIS PO Box 175 150 N 350 E Elsinore, UT 84724, 1, 11, 111, 25, WHOLE, All Season-Float Week/Float Unit, 12506/1736, 2019-2022, \$5,695.62, \$1.81; THOMAS J DE NELL & CLAIRE R DE NELL 6619 S Rocky Rd Apt B14 Sturgeon Bay, WI 54235, 1, 3, 103, 17, WHOLE, Floating, 12506/1736, 2021-2022, \$2,581.42, \$0.93; GARY L PHIPPS 2351 N E 20th Ct Jensen Beach, FL 34957, 1/2, 8, 108, 18, EVEN, Value Season-Float Week/Float Unit, 12506/1736, 2018-2022, \$5,127.30, \$1.72; JU LIO M ORTEGA & KRISTINE M ORTEGA 15215 SW 45th Ter Apt F Miami, FL 33185, 1/2, 14, 114, 37, EVEN, Value Season-Float Week/Float Unit, 12506/1736, 2022-2022, \$1,237.80, \$0.48; CHRISTINE E RAPPOLT 210 Mason Rd Melrose, FL 32666, 1/2, 2, 102, 41, ODD, Value Season-Float Week/Float Unit, 12506/1736, 2021-2022, \$1,343.62, \$0.45; CHRISTOPHER RAPPOLT 140 Jays Dr Johnson City, FL 37615, 1/2, 2, 102, 41, ODD, Value Season-Float Week/Float Unit, 12506/1736, 2021-2022, \$1,343.62, \$0.45; July 28; Aug. 4, 2023 23- 01053K

SECOND INSERTION

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

PROBATE DIVISION
File No.: 23CP-2379
IN RE: ESTATE OF
SARA ELLEN BUSBEE,
Deceased

SSN: XXX-XX-3810
The administration of the estate of SARA ELLEN BUSBEE, deceased, whose date of death was May 31, 2023, and whose Social Security Number is XXX-XX-3810, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF 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 SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is the 28th day of July, 2023.

Signed on this 25th day of July, 2023.

Personal Representative:
/s/ Rodney E. Busbee

Rodney E. Busbee
57 Laurel Springs Dr.
Murphy, NC 28906

Attorney for Personal Representative:
/s/ Michael A. Johnson
Michael A. Johnson
Florida Bar #: 0474258
P.O. Box 1397
Lakeland, FL 33802-1397
Telephone: (863) 688-0741
Fax#: (863) 688-0472
Primary email:
majlaw@tampabay.rr.com
July 28; Aug. 4, 2023 23-01077K

SECOND INSERTION

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

File No.
53-2023-CP-002004-0000-XX
Division: Probate

IN RE: ESTATE OF
PHILIP CHARLES O'BRIEN,
Deceased

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

All creditors of the decedent and 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 28, 2023.

Personal Representative:
Shannah Butcher

PO Box 1246
Polk City, FL 33868
Attorney for Personal Representative:
Carol J. Wallace
Attorney for Personal Representative
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 28; Aug. 4, 2023 23-01078K

**PUBLISH YOUR
LEGAL NOTICE**

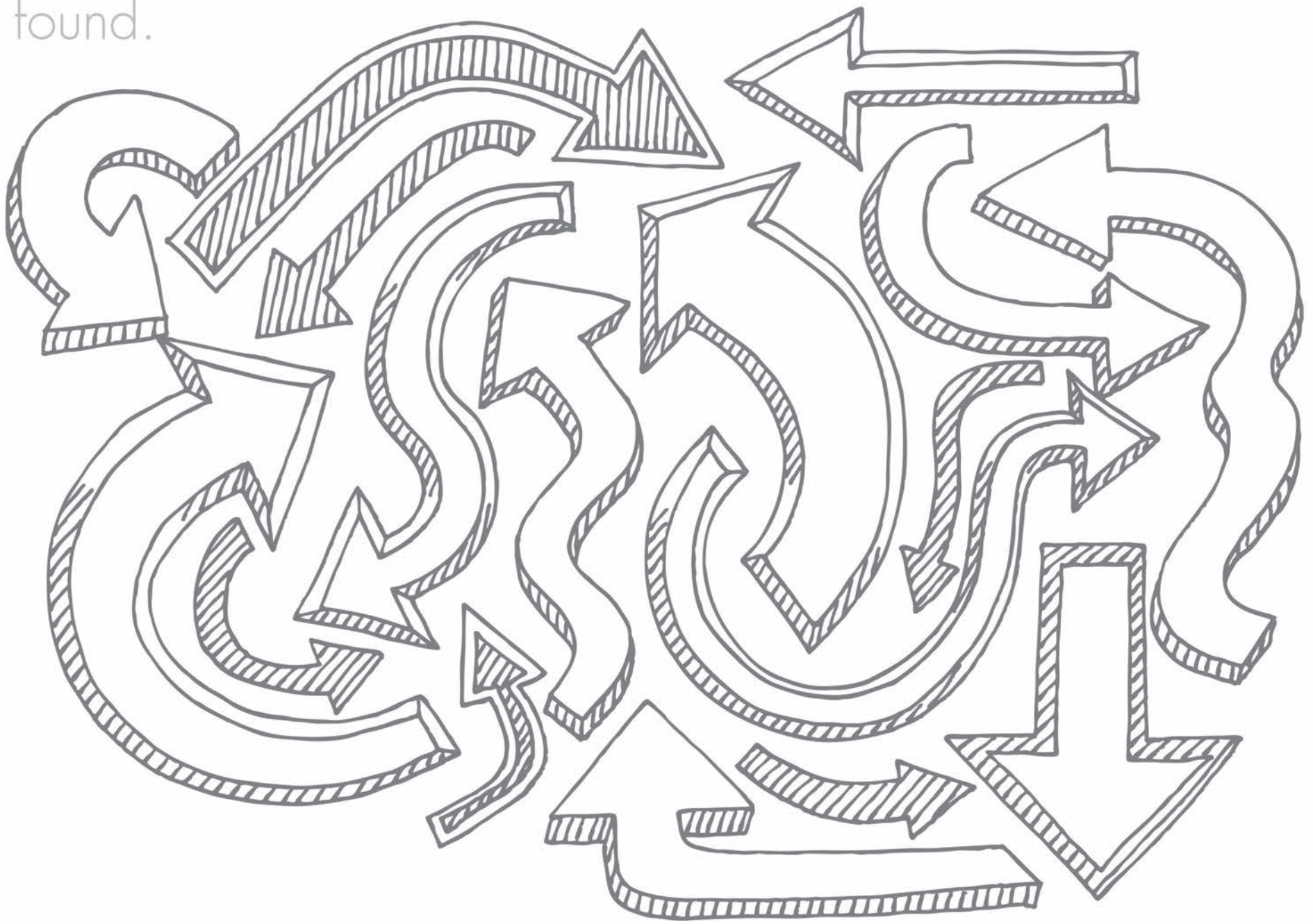
Call 941-906-9386

or email legal@businessobserverfl.com

FLORIDA'S NEWSPAPER FOR THE C-SUITE
**Business
Observer**
LV20287.1/16

WHEN PUBLIC NOTICES REACH THE PUBLIC, EVERYONE BENEFITS.

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



2 OUT OF 3

U.S. adults read a newspaper in print or online during the week.



Why try to fix something that isn't broken?

Keep Public Notices in Newspapers.



www.newsmediaalliance.org

PUBLIC NOTICES

An American Tradition

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

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

- **Independent:** A public notice is published in a forum independent of the government, typically in a local newspaper.
- **Archivable:** A public notice is archived in a secure and publicly available format.
- **Accessible:** A public notice is capable of being accessed by all segments of society.
- **Verifiable:** The public and the source of the notice are able to verify that the notice was published, usually by an affidavit provided by the publisher.

(Adapted from the Public Resource Notice Center)

Types of Public Notices

There are three standard types:

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

One such example is a public hearing notice.

• **Business and commerce notices**

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

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

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

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

The history of public notices

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

officials and outlying regions.

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

An important premise both in federal

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

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

Public notice supports due process

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

Substantive due process refers to the

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

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

Public notices play a vital role in

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

THE RISKS OF NOTICES ONLY ON THE INTERNET

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

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

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

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

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

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

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

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

WHY NEWSPAPERS?

Newspapers are the primary source

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

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

Newspaper tradition

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

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

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

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

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

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

Newspapers: The best medium for public notices

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

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

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

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

Notices become historical records

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

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

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

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

Newspaper notices protect due process

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

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

