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

AUGUST 11 - AUGUST 17, 2023

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

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

On **9/1/2023** 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 2087 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)(s) - (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") WESTGATE RIV-ER 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 occured on (See Exhibit "A"), and any iunior 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

LESTER W WADSWORTH & CONC-ETTA R WADSWORTH 8581 SW 22nd St Plantation, FL 33324, 1, 2, 102, 34, WHOLE, Floating, 12506/1736, 2018-2022, \$7,359,52, \$2,22;

August 11, 18, 2023

FIRST INSERTION

NOTICE OF MEETING OF THE LAKE ASHTON II COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given that the Board of Supervisors ("Board") of the Lake Ashton II Community Development District ("District") will hold a regular meeting on Friday, August 18, 2023 at 9:00 a.m. at the Health & Fitness Center, 6052 Pebble Beach Blvd., Winter Haven, Florida 33884. Two or more Supervisors may be in at-

Additional information regarding this meeting, including the meeting agenda, and how to attend virtually, may be obtained from the District's website: http://lakeashton2cdd.com, by contacting the District Manager, Jason Greenwood, at jgreenwood@gms-tampa.com, or by calling 813-344-4844. The meeting is being held for the necessary public purpose of considering related district matters. At such time, the Board is so authorized and may consider any business that may properly come before it. Members of the Public may submit questions and comments to the District Manager at jgreenwood@gms-tampa.com by Wednesday, August 16, 2023 at 2:00p.m. in advance of the meeting to facilitate the Board's consideration and/or discussion of such questions and comments during the meeting. Participants may also submit questions or comments to the District Manager by telephone by calling 813-344-4844 by the same time noted above.

The meeting is open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The meeting may be continued to a date, time and place to be specified on the record at such meeting.

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

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

Jason Greenwood, District Manager

23-01134K

FIRST INSERTION

Notice is hereby given that ERIC A SOTO, MANUEL VAZQUEZ, STORMBRINGER ENTERPRISES, INC., OWNERS, desiring to engage in business under the fictitious name of FIREARM ADVISORS located at 215C N SCENIC HWY, DAVENPORT, FLORIDA 33843 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 11, 2023 23-01124K

FIRST INSERTION

Notice is hereby given that NICOLE B DEEL, CLAYTON M ESCOBAR, OWNERS, desiring to engage in business under the fictitious name of BIOME located at 9551 WILLIAMS-BURG DR, WINTER HAVEN, FLOR-IDA 33884 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 11, 2023 23-01141K

FIRST INSERTION

Notice is hereby given that RAY-MOND FRANCOIS, OWNER, desiring to engage in business under the fictitious name of EAGLE PROFES-SIONAL LANDSCAPING & LAWN MAINTENANCE located at 1272 BUCKEYE ROAD NE, WINTER HAV-EN, FLORIDA 33881 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. 23-01142K

FIRST INSERTION

August 11, 2023

Email your Legal Notice

Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for monies owed on vehicle repair and storage cost pursuant to Florida Statutes 328.17 August 28, 2023 at 10:00AM Sky Powersports of Lakeland Inc. 1700 Fairbanks St., Lakeland, Fl. 2020 YAM YAMA0483C020 \$7,338.44 Owner: Jaime Luis Borrero Rodriguez, Lienholder 1: Synchrony Bank

August 11, 18, 2023

adline Wednesday at noon • Friday Publication

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-0023650000XX IN RE: ESTATE OF SALOME LOPEZ JR.

Deceased. The administration of the estate of SALOME LOPEZ JR, Deceased, whose date of death was November 21, 2022, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 2 Courthouse Sq Kissimmee, Fl. 34741. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is August 11, 2023.

CARYNA LOPEZ,

Personal Representative Attorney for Personal Representative: Scott R. Bugay, Esquire Florida Bar No. 5207 Citicentre, Suite P600 290 NW 165TH Street Miami FL 33169 Telephone: (305) 956-9040 Fax: (305) 945-2905 Primary Email: Scott@srblawyers.com Secondary Email: angelica@srblawyers.com

August 11, 18, 2023 23-01133K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2023 CP 001447 0000XX IN RE: ESTATE OF KAY ELIZABETH BADGER, a/k/a KAY E. BADGER

Deceased.

The administration of the estate of KAY ELIZABETH BADGER, a/k/a KAY E. BADGER deceased, whose date of death was February 20, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33831-9000. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-

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

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

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

The date of first publication of this notice is August 11, 2023.

SCOTT M. BADGER P.O. Address: 3457 Circle Creek Road Penhook, VA 24137 JASON R. BADGER P.O. Address: 7737 Nature Trail Lakeland, FL 33809

Tina M. Mroczkowski, Esq. Bowman, George, Scheb, Kimbrough, Koach & Chapman, PA 2750 Ringling Blvd.,

Suite 3 Sarasota, FL 34237 (941) 366-5510 Florida Bar No. 0096629 Email Addresses: tinam@bowmangeorge.com

Attorneys for Personal Representative 23-01120K August 11, 18, 2023

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 23CP-2619 **Division Probate** IN RE: ESTATE OF

MARY S. DUNSON Deceased.

The administration of the estate of Mary S. Dunson, deceased, whose date of death was March 31, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-

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

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

Personal Representative: /s/ Sandra L. Simmons Sandra L. Simmons

262 E. Lake Elbert Drive NE Winter Haven, Florida 33881 Attorney for Personal Representative: /s/ Charlotte C. Stone Charlotte C. Stone, Esq. Florida Bar Number: 21297 Stone Law Group, P.L. 3200 US Hwy 27 S., Suite 201 Sebring, Florida 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425 charlotte@stonelawgroupfl.com Secondary E-Mail:

tami@stonelawgroupfl.comAugust 11, 18, 2023 23-01131K

FIRST INSERTION

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

POLK COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 53-2022-CA-002609 PENNYMAC LOAN SERVICES,

Plaintiff, vs. SHARON KESSLER, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 18, 2023 in Civil Case No. 53-2022-CA-002609 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and SHARON KESSLER, et al., are Defendants, the Clerk of Court, STACY BUT-TERFIELD, 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 1st day of September, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

 $LOT~1\overset{\smile}{2},~BL\overset{\cdot}{OCK}~2,~FIRST~UNIT$ OF RIDGE MANOR, A SUBDI-VISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGE 10, 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. /s/ Robyn Katz Robyn Katz, Esq.

McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 0146803 7210182 22-00065-2

August 11, 18, 2023

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 23CP-1825 Division Probate IN RE: ESTATE OF MICHELLE D. WIEBER

Deceased.

The administration of the estate of Michelle D. Wieber, deceased, whose date of death was April 18, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue. Bartow, Florida 33830. The names and $addresses\ of\ the\ personal\ representative$ and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-

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

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

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

The date of first publication of this notice is August 11, 2023.

Personal Representative: /s/ Candice A. Cross Candice A. Cross Post Office Box 1012

Dundee, Florida 33838 Attorney for Personal Representative: /s/ Charlotte C. Stone Charlotte C. Stone, Esq. Florida Bar Number: 21297 Stone Law Group, P.L. 3200 US Hwy 27 S., Suite 201 Sebring, Florida 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425 E-Mail: charlotte@stonelawgroupfl.com

Secondary E-Mail: tami@stonelawgroupfl.com August 11, 18, 2023

23-01122K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2023CP0024250000XX

IN RE: ESTATE OF GIAN CARLO MEDINA Deceased. The administration of the estate of Gian

Carlo Medina, deceased, whose date of death was April 23, 2023, is pending in the Circuit Court for Polk County, Florwhich 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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

The date of first publication of this notice is August 11, 2023.

Personal Representative: /s/ Jaime Medina Jaime Medina 150 High Ridge Dr. Davenport, FL 33837 Attorney for Personal Representative:

/s/ Bradley J. Busbin Bradley J. Busbin, Esquire Florida Bar No. 0127504 Busbin Law Firm, P.A. 2295 S. Hiawassee Rd., Ste. 207 Orlando, FL 32835 Email: Brad@BusbinLaw.com Telephone: (407) 955-4595 Fax: (407) 627-0318 August 11, 18, 2023 23-01123K

OFFICIAL COURTHOUSEWEBSITES



manateeclerk.com sarasotaclerk.com charlotteclerk.com

leeclerk.org collierclerk.com hillsclerk.com

pinellasclerk.org polkcountyclerk.net my**orange**clerk.com

pascoclerk.com

FIRST INSERTION

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

CASE NO. 2020CA000686000000 THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS INDENTURE TRUSTEE FOR CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2006-I, Plaintiff, vs. ANGEL R. AVILES, et al.,

Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 24, 2023 in Civil Case No. 2020CA000686000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS INDENTURE TRUSTEE FOR CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2006-I is Plaintiff and ANGEL R. AVILES, 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 7th day of September, 2023 at 10:00 AM on the following described property as set

forth in said Summary Final Judgment, to-wit:

LOT 26. SILVER PALMS, AC-CORDING TO THE MAP OR PLAT THEREOF AS RECORD-ED IN PLAT BOOK 118, PAGE 7, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711. By: /s/ Robyn Katz Robyn Katz, Esq.

McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 0146803

20-00008-2 August 11, 18, 2023 23-01129K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2023CP-2096 IN RE: ESTATE OF RUTH MAE APPLEGATE,

Deceased.

The administration of the estate of Ruth Mae Applegate, deceased, whose date of death was May 31, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 250 N Broadway Ave. Bartow. Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is August 11, 2023.

Personal Representative Annmarie Monteleone 342 Alachua Dr

Winter Haven, FL 33884 Attorney for Personal Representative Andrew J. Oram E-mail Address: andrew@oram.law Florida Bar No. 1015374 Andrew J. Oram, Attorney at Law 332 Avenue B SW STE 200-21 Winter Haven, FL 33880 Telephone: (863) 259-4743 August 11, 18, 2023 23-01132K

FIRST INSERTION

NOTICE OF SALE Affordable Self Storage of Bartow 1515 Centennial Blvd. Bartow, FL 33830 (863)533-5597 Personal property consisting of sofas, TV's, clothes, boxes, household goods

and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due

in accordance with Florida Statutes: Self-Storage Act, Sections 83.806 & 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required, if applicable. G4 K. Caron & D. Mixon

J1 S. Lewis Units will be listed on www. storageauctions.com Auction ends on August 28,2023@11:00 AM or after August 11, 18, 2023 23-01143K

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.: 2023CA000385

LOANCARE, LLC, Plaintiff, vs. KATHERINE TORO A/K/A

KATHERINE ANN Defendant(s)

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 19, 2023, and entered in Case No. 2023CA000385 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which LoanCare, LLC, is the Plaintiff and Katherine Toro a/k/a Katherine Ann Toro, Unknown Party #1 N/K/A Dustin High, 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. realforeclose.com, Polk County, Florida at 10:00am EST on the September 5, 2023 the following described property as set forth in said Final Judgment of Foreclosme

THE NORTH 1/4 OF THE NW 1/4 OF THE NW 1/4 OF SEC-TION 32. TOWNSHIP 30 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, SUBJECT TO AN EASEMENT 25 FEET WIDE ALONG THE SOUTH BOUNDARY OF THE WEST 1/4 THEREOF FOR ROADWAY PURPOSES, TOGETHER WITH AN EASEMENT OVER THE EAST 60 FEET OF THE SOUTH 4975 FEET OF THE WEST 1/4 OF THE WEST 1/4 OF SECTION

TOWNSHIP 30 SOUTH, RANGE 26 EAST, AND THE EAST 60 FEET OF THE WEST 1/4 OF THE WEST 1/4 OF THAT PART OF SECTION 5, TOWN-SIDP 31 SOUTH, RANGE 26 EAST, LYING NORTH OF SINK HOLE ROAD FOR COMMON ACCESS ROAD AS PROVTDED IN THAT CERTAIN GRANT OF EASEMENT AND MAINTE-NANCE AGREEMENT DATED DECEMBER 15, 1978.

A/K/A 6430 RUSSO RD, BAR-TOW FL 33830

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

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 08 day of August, 2023. ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Swosinski Florida. Bar #96533 Justin Swosinski, Esq. CT - 19-023773

23-01127K

August 11, 18, 2023

FIRST INSERTION

POLK COUNTY

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

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

Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of James David Jones, Jr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Bailey Gabrielle Jones a/k/a Bailey Gabrielle Rose, a minor child: Melinda Kaye Waters a/ka Melinda K. Waters a/k/a Melinda Kaye Cope, as Guardian of Bailey Gabrielle Jones a/k/a Bailey Gabrielle Rose, a minor child; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s): **Unknown Parties in Possession** #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, in Civil Case entered 2022CC000609000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, N.A., Plaintiff and Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of James David Jones, Jr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s) are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk. realforeclose.com at 10:00 A.M. on September 19, 2023, the following described property as set forth in said

Final Judgment, to-wit: PARCEL 1: THE WEST 132.0 FEET OF THE EAST 396.0 FEET, LESS THE SOUTH 316.0 FEET OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 26 SOUTH, RANGE 27 EAST, POLK COUN-TY, FLORIDA. PARCEL 2:

THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 LESS MAIN-TAINED RIGHT OF WAY AND LESS THE WEST 450 FEET OF THE NORTH 291 FEET OF THE SOUTH 316 FEET AND LESS LOTS 4 THRU 7 AND 9 AND ONE UNNUMBERED LOT OF AN UNRECORDED SUBDIVI-SION AND LESS THE EAST 150 FEET OF THE WEST 1250 FEET OF THE NORTH 291 FEET OF THE SOUTH 316 FEET AND LESS CRESCENT RIDGE, AS RECORDED IN PLAT BOOK 77, PAGE 46-47 AND LESS 132 FEET OF THE EAST 396 FEET LESS THE SOUTH 316 FEET, ALL LO-CATED IN SECTION 27, TOWNSHIP 26 SOUTH, RANGE

27 EAST, POLK COUNTY, FLOR-IDA.

TOGETHER WITH CERTAIN MANUFACTURED HOME, YEAR: 2006, MAKE: FLEETWOOD, VIN#: GAF-L534A78477AV21 AND VIN#: GAFL534B78477AV21. ANY PERSON CLAIMING AN

INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE
OF THE LIS PENDENS MUST FILE A CLAIM NO LATER

THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN OR-DER 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 WORK-ING DAYS OF YOUR RECEIPT OF THIS NOTICE. IF YOU ARE HEAR-ING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 1-800-955-8770. Submitted By: ATTORNEY FOR PLAINTIFF:

LOGS LEGAL GROUP LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700

(561) 998-6707 20-323101 FC01 WNI August 11, 18, 2023

FIRST INSERTION

NOTICE OF ACTION first publication of this Notice in the IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2023CA-003999-0000-00

NATIONSTAR MORTGAGE LLC, Plaintiff, vs. GARY M. BLESSING, et al., Defendants.

TO: UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUST-EES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ES-TATE OF GARY M. BLESSING LAUREN LEE BLESSING

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the fol-

lowing described property: LOT 159, THE FOREST AT RIDGEWOOD, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 94, PAGE 24, OF THE PUBLIC RECORDS OF POLK COUNTY,

FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO Box 5026, Coral Springs, FL 33310 on or before 9-7-23, a date at least thirty (30) days after 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

23-01130K

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 1st day of August, 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 23-00408

August 11, 18, 2023 23-01128K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2022-CA-4023

BASHIRU SALISU AND ESTHER LAYODE. Plaintiffs, v EDELINDA TORRES-VDA DE BENITEZ; AND CLAUDINE ESTACHE; JANE DOE THE PERSONAL REPRESENTIATIVE OF THE ESTATE OF THOMAS L. FLOYD; POLK COUNTY CLERK OF COURTS: VICKIE GRANT; MICHELLE FEJERANG; and JAMIE COURTNEY,

Defendants. To EDELINDA TORRES-VDA DE BENITEZ: YOU ARE HEREBY NOTIFIED

that an action to Quiet Title to real property described as:

W1/2 OF E1/2 OF S1/2 OF SE1/4 OF SE1/4 OF NE1/4LESS MINERAL RIGHTS BEING BLK 49 LOT 241 More commonly known as: 0 Commonwealth Avenue, Polk City, FL 33868

has been filed by Plaintiffs, BASHIRU SALISU AND ESTHER LAYODE, and you are required to serve a copy of

your written defenses, if any, on Alisa Wilkes, Esq., 13400 Sutton Park Dr. S., Suite 1204, Jacksonville, FL 32224, (904)620-9545 on or before 9-7-23 and file the original with the Clerk of Court and Plaintiff's attorney, otherwise a default and judgment will be entered against you for the relief demanded.

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 1st day of August, 2023.

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: /s/ Lori Armijo Deputy Clerk Alisa Wilkes, Esq.

13400 Sutton Park Dr., S, Suite 1204 Jacksonville, FL 32224 Aug. 11, 18, 25; Sept. 1, 2023

Wilkes & Mee, PLLC

23-01136K

FIRST INSERTION

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

Case No. 2021 ca 003373 FIFTH THIRD BANK, NATIONAL ASSOCIATION Plaintiff, vs. ELIEZER MALDONADO LOPEZ, AS KNOWN HEIR OF RAFAEL MALDONADO, DECEASED, UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, AND TRUSTEES OF RAFAEL MALDONADO, DECEASED, GINA MALDONADO, AS KNOWN HEIR OF RAFAEL MALDONADO, DECEASED, GINA MALDONADO, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF RAFAEL

UNKNOWN SPOUSE OF ELIEZER MALDONADO LOPEZ, UNKNOWN SPOUSE OF GINA MALDONADO, AND UNKNOWN TENANTS/OWNERS, Defendants.

MALDONADO, DECEASED.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on July 27, 2023, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 22 AND THE WEST 1/2 OF LOT 21, BLOCK 5, MAP OF DRUID HILLS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK

21, PAGE 47, OF THE PUBLIC

RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 425 SOUTH 12TH STREET, LAKE WALES, FL 33853; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on September 12. 2023 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

Any persons 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 August 3, 2023 By: /s/ Ryan Paul Sutton Ryan Paul Sutton Invoice to: Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 078950/2117112/wll August 11, 18, 2023 23-01118K

FIRST INSERTION

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

2022CA000356-0000-00 FREEDOM MORTGAGE CORPORATION PLAINTIFF, VS. JO ANN JONES A/K/A JO A. JONES A/K/A JOANN ANN JONES. ET AL.,

DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 18th day of July, 2023, and entered in Case No. 2022CA000356-0000-00. of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and JO ANN JONESA/K/A JO A. JONES A/K/A JOANN ANN JONES and UNKNOWN SPOUSE OF JO ANN JONES A/K/A JO A. JONES A/K/A JOANN ANN JONES are defendants. Stacy M. Butterfield as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at https:// www.polk.realforeclose.com at 11:00 AM on the 18th day of September 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 442, INWOOD UNIT NO. 6. A SUBDIVISION ACCORD-ING TO THE PLAT THERE-OF AS RECORDED IN PLAT BOOK 14, PAGE 2, 2A AND 2B, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. IF YOU ARE A PERSON CLAIMING

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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 2nd day of August

By: /s/Migdalia Jordan Migdalia Jordan, Esq. Florida Bar No. 125410 Submitted by: Miller, George & Suggs, PLLC ATTORNEY FOR PLAINTIFF 210 N. University Drive, Suite 900 Coral Springs, FL 33071 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 ESERVICE@MGS-LEGAL.COM 22FL373-0173 August 11, 18, 2022 23-01117K

FIRST INSERTION

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

53-2023-CP-002028-0000-XX **Division: Probate** N RE: ESTATE OF PATRICK CLONINGER, Deceased

The administration of the Estate of Patrick Cloninger, deceased, whose date of death was October 22, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-733.702 WILL BE FOR 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 11, 2023.

Personal Representative: Sarah Kay Bourque 1133 Brooke Road Fort Meade, Florida 33841

Attorney for Personal Representative: Keifer M. Exum Attorney for Petitioner Florida Bar Number: 1025388 Elder Law Firm of Clements & Wallace PL 310 East Main Street Lakeland, FL 33801 Telephone: (863) 687-2287 Fav: (863) 682-7385 E-Mail: kexum@mclements.com Secondary E-Mail: abaustert@mclements.com August 11, 18, 2023 23-01137K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SEC-TION 865.09, FLORIDA STAT-UTES NOTICE IS HEREBY GIVEN that Osris Hernandez Davila will engage in business under the fictitious name AQUATIC LAKEFRONT HERNANDEZ CLEANING, with a

physical address 118 8TH ELOISE ST WINTER HAVEN, FL 33880, with a mailing address 118 8TH ELOISE ST WINTER HAVEN, FL 33880, and already registered the name mentioned above with the Florida Department of State, Division of Corporations. August 11, 2023 23-01135K

FIRST INSERTION

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

FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2023CA000323000000 NATIONSTAR MORTGAGE LLC,

THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER OR AGAINST CLYDE A. GAFFNEY A/K/A CLYDE ANDREW GAFFNEY, DECEASED; et al.,

TO: THE UNKNOWN HEIRS, DE-VISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIM-ING BY, THROUGH, UNDER OR AGAINST CLYDE A. GAFFNEY A/K/A CLYDE ANDREW GAFFNEY, DECEASED.

Last Known Address: Unknown

YOU ARE HEREBY NOTIFIED that an action to foreclosure a mortgage on the following property located in Polk County, Florida: LOT 44, COUNTY TRAILS

PHASE FOUR UNIT 1, AC-CORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 88, PAGE 9, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH A 1992 SINGLE WIDE WESTWAYS MOBILE HOME BEARING TI-TLE NUMBER 66950689; VIN NUMBER GAFLM5A13711WE. including the buildings, appurtenances, and fixtures located thereon.

Property Address: 9002 Woodview Dr., Polk City, FL 33868 (the "Property").

filed against you and you are required to serve a copy of your written defenses, if any, to it on HARRIS S. HOWARD, ESQ., of HOWARD LAW GROUP, Plaintiff's attorney, whose address is 4755 Technology Way, Suite 104 Boca Raton, FL 33431 on or before 9-5-2023, (no later than 30 days from the date of the first publication of this Notice of Action) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition

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

WITNESS my hand and seal of this Court at Polk, Florida on this 27th day of July, 2023.

STACEY M. BUTTERFIELD CLERK OF COURT (SEAL) BY: Lori Armijo Deputy Clerk

HARRIS S. HOWARD, ESQ., HOWARD LAW GROUP, Plaintiff's attorney, 4755 Technology Way, Suite 104 Boca Raton, FL 33431 August 11, 18, 2023

23-01116K

FIRST INSERTION

POLK COUNTY

NOTICE OF ACTION -CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.:

2023 CA 000510-0000-00 PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION, Plaintiff, v.

NESLIE B. JOHNSON, CAMILLA A. JOHNSON, SHEDRICK GRIFFIN, WATSON CLINIC, LLP LAKELAND REGIONAL MEDICAL CENTER, INC., POLK COUNTY, FLORIDA, a Political Subdivision of the State of Florida, on behalf of POLK COUNTY EMERGENCY MEDICAL SERVICES, EMERGENCY PHYSICIANS, INC., d/b/a EMERGENCY RESOURCES GROUP, RADIOLOGY AND IMAGING SPECIALISTS OF LAKELAND, P.A., AND UNITED PARCEL SERVICE, INC.,

To: SHEDRICK GRIFFIN, whose present address is unknown.

YOU ARE NOTIFIED that an action for Declaratory Judgment has been filed against you to have the Peak Property and Casualty Insurance Corporation policy of insurance #11406395657 that was issued to NESLIE B. JOHNSON with an effective date of 08/07/2002, declared null and void for misrepresentations, omissions, concealment and incorrect statements that were material to the acceptance of the risk and the hazards assumed. You are further notified

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

TAMARA FAY MURANO-CHASE

UNKNOWN

UNKNOWN

that you are required to serve a copy of your written defenses, if any, to Robert E. O'Connell, Esq., Plaintiff's attorney, whose address is P. O. Box #5084, Deerfield Beach, FL 33442, telephone number (561) 999-3250, on or before a 9-7-2023, and file the original with the Clerk of the Court.

If you fail to do so, a default will be entered against you for the relief demanded in the Complaint.
This notice shall be published once a

week for four consecutive weeks in the Business Observer or other newspaper which has circulation in Polk County.

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

DATED 8-1, 2023. STACY M. BUTTERFIELD, As Clerk of the Court (SEAL) By: /s/ Lori Armijo

As Deputy Clerk

Robert E. O'Connell, Esq., Plaintiff's attorney, P. O. Box #5084. Deerfield Beach, FL 33442 telephone number (561) 999-3250 Aug. 11, 18, 25; Sept. 1, 2023

23-01138K

tion 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.,

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. Fail-

ure to serve and file written defenses as

FIRST INSERTION

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

CASE NO.: 2023-CA-000265-0000-00 PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION, Plaintiff, v.

JACQUES OBAS, JOHNISHA WRIGHT, Individually and as parent and guardian of NARAJI OBAS, a minor, LAKELAND REGIONAL MEDICAL CENTER INC., UNIQUE CHIROPRACTIC, INC. d/b/a FLORIDA SPINE AND INJURY INSTITUTE, POLK COUNTY BOARD OF COUNTY COMMISSIONERS, on behalf of POLK COUNTY EMERGENCY MEDICAL SERVICES, ENRIQUE A. GOMEZ, ENRIQUE A. GOMEZ, JR., SOUTHERN-OWNERS INSURANCE COMPANY, Defendants.

To: JACQUES OBAS, whose present address is unknown.

YOU ARE NOTIFIED that an action for Declaratory Judgment has been filed against you to have the Peak Property and Casualty Insurance Corporation policy of insurance #11408050020 that was issued to JACQUES OBAS with an effective date of 08/22/2002, declared null and void for misrepresentations, omissions, concealment and incorrect statements that were material to the acceptance of the risk and the hazards

assumed. You are further notified that you are required to serve a copy of your written defenses, if any, to Robert E. O'Connell, Esq., Plaintiff's attorney, whose address is P. O. Box #5084, Deerfield Beach, FL 33442, telephone number (561) 999-3250, on or before a 9-7-2023, and file the original with the Clerk of the Court.

If you fail to do so, a default will be entered against you for the relief demanded in the Complaint.

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

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

DATED 8-1- 2023.

STACY M. BUTTERFIELD. As Clerk of the Court (SEAL) By: /s/ Lori Armijo As Deputy Clerk Robert E. O'Connell, Esq.,

Plaintiff's attorney, P. O. Box #5084. Deerfield Beach, FL 33442 telephone number (561) 999-3250 Aug. 11, 18, 25; Sept. 1, 2023

23-01139K

FIRST INSERTION

FIRST INSERTION

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

CASE NO.: 2023CA004535000000 LAKEVIEW LOAN SERVICING LLC

PLAINTIFF, VS. ROGER E. PILKINGTON, ET AL., DEFENDANT(S).

TO: Roger E. Pilkington Last Known Address: 6403 Lakeland Highlands Rd, Lakeland, FL 33813 Current Residence: UNKNOWN TO: Unknown Spouse of Roger E. Pilk-

Last Known Address: 6403 Lakeland Highlands Rd, Lakeland, FL 33813 Current Residence: UNKNOWN TO: Unknown Tenant in possession of the subject property

Last Known Address: 6403 Lakeland Highlands Rd, Lakeland, FL 33813 Current Residence: UNKNOWN

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

LOT 59 OF UNRECORDED INDIAN TRAILS DESCRIBED AS: THE WEST 165 FEET OF THE EAST 205 FFET OF THE NORTH 91 FEET OF THE SOUTH 1336 FEET OF THE EAST 1/2 OF THE NE 1/4 OF SECTION 20, TOWNSHIP 29 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA

NOTICE OF ACTION

IN THE CIRCUIT COURT OF

THE TENTH JUDICIAL CIRCUIT,

IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 2023CA004806000000

UNKNOWN HEIRS OF RICKIE

UNKNOWN HEIRS OF RICKIE D.

SHERMAN (CURRENT RESIDENCE

CHERYL L. SHERMAN (CURRENT

Last Known Address: 600 NW 9TH ST

Additional Address: 400 NW 9TH AV-ENUE, MULBERRY, FL 33860

that an action for Foreclosure of Mortgage on the following described

BEGINNING AT THE SE COR-

NER OF SECTION 2, TOWN-

SHIP 30 SOUTH, RANGE 23

EAST, POLK COUNTY, FLORI-

DA, RUN SOUTH 89°23' WEST

2646 FEET, NORTH 0°27

WEST 2415.82 FEET, NORTH 89°03' EAST 391 FEET, TO

THENCE NORTH 89°03' EAST

135 FEET, NORTH 0°27' WEST

210 FEET, SOUTH 89°03' WEST 135 FEET, SOUTH 0°27' EAST 210 FEET, TO THE

A/K/A 600 NW 9TH ST, MUL-

POINT OF BEGINNING.

POINT OF BEGINNING,

YOU ARE HEREBY NOTIFIED

Last Known Address: UNKNOWN

FLAGSTAR BANK, N.A.,

D. SHERMAN; CHERYL L. SHERMAN, ET AL.

To the following Defendant(s):

RESIDENCE UNKNOWN)

, MULBERRY, FL 33860

Plaintiff, vs.

Defendants

UNKNOWN)

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on MILLER, GEORGE & SUGGS, PLLC, Attorney for Plaintiff, whose address is 210 N University Drive, Suite 900, Coral Springs, FL 33071, on or before 9-7-2023, a date at least thirty (30) days after the first publication of this Notice in the Business Observer, 1970 Main Street, 3rd Floor, Sarasota, FL 34236 and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing

WITNESS my hand and the seal of this Court this 1st day of August, 2023 STACY M. BUTTERFIELD

MILLER, GEORGE & SUGGS, PLLC Attorney for Plaintiff
210 N. University Drive, Suite 900,

or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

As Clerk of the Circuit Court (SEAL) By: /s/ Lori Armijo As Deputy Clerk

Coral Springs, FL 33071 August 11, 18, 2023 23-01125K

has been filed against you and you

are required to serve a copy of your

written defenses, if any, to J. Anthony Van Ness, Esq. at VAN NESS LAW

FIRM, PLC, Attorney for the Plaintiff,

whose address is 1239 E. NEWPORT

CENTER DRIVE, SUITE #110, DEER-

FIELD BEACH, FL 33442 on or before

9-7-23 and file the original with the

Clerk of this Court either before service

on Plaintiff's attorney or immediately

thereafter; otherwise a default will be

entered against you for the relief de-

If you are a person with a disability

who needs any accommodation in or-

der 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 Ad-

ministrator, 255 N. Broadway Avenue,

Bartow, Florida 33830, (863) 534-

scheduled court appearance, or im-

tion if the time before the scheduled

appearance is less than 7 days; if you are

this Court this 1st day of August, 2023. STACY M. BUTTERFIELD

1239 E. NEWPORT CENTER DRIVE,

SUITE #110, DEERFIELD BEACH, FL 33442

POLK COUNTY CLERK OF COURT

(SEAL) By /s/ Lori Armijo

As Deputy Clerk

23-01126K

WITNESS my hand and the seal of

hearing or voice impaired, call 711.

J. Anthony Van Ness, Esq.

FB18310-23/ng

August 11, 18, 2023

VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff,

mediately upon receiving this notifica-

at least 7 days before your

manded in the complaint.

BERRY FL 33860

required may result in a judgment or YOU ARE NOTIFIED that a Peti-

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

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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or deainst decedent

order for the relief demanded, without SECOND INSERTION file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

NOTWITHSTANDING 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

further notice.

SUBSEQUENT INSERTIONS

THIRD INSERTION

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.

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

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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

DATE OF DEATH IS BARRED. The date of first publication of this

notice is: August 4, 2023.

ALICE WESTER Personal Representative 4796 Lee Road 166

Opelika, 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: jrivera@hnh-law.com

August 4, 11, 2023

23-01108K

SECOND INSERTION 23-01101K 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 JA-NIVARA 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 Peronal 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 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 SER-VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against the decedent's estate, 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 FOREV-ER BARRED.

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

THE DATE OF FIRST PUBLICA-TION OF THIS NOTICE IS August 4,

Petitioner AMITH UMESH a/k/a AMIT 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

SECOND 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is August 4, 2023.

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

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

1972 Country Brook Avenue Clermont, Florida 34711

August 4, 11, 2023 23-01102K

SECOND 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,

THE UNKNOWN HEIRS, DEVISEES, GRANTEES, 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.realforeclose.com, Polk County, Florida at 10:00am EST on the August 24, 2023

SECOND 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

NOTICE OF PUBLIC SALE The following personal property of Gary Felice and Lake Wales MHP, LLC will on the 23rd day of August 2023, at 10:00 a.m., on property at 705 N. Scenic Highway, Lot #32, Lake Wales, Polk County, Florida 33853, be sold for cash to satisfy storage fees in accordance with FloridaStatutes, Section 715.109: Year/Make: 1963 CHIC Mobile Home

SECOND INSERTION

VIN No.: 52U467V Title No.#: 0001048671 And All Other Personal Property Therein

Rosia Sterling Lutz, Bobo & Telfair, P.A. 2155 Delta Blvd, Suite 210-B Tallahassee, Florida 32303 August 4, 11, 2023 23-01107K

PREPARED BY:

SECOND 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:

TOYT TACOMA, 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 PRÉPARED BY: J. Matthew Bobo Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500

23-01106K August 4, 11, 2023

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 Jon-

athan Brandon Jones, deceased, whose

date of death was May 17, 2023, is pend-

ing in the Circuit Court for Polk County,

Florida, Probate Division, the address

of which is PO Box 9000, Drawer CC-4,

AVE

Sarasota, Florida 34236

the following described property as set forth in said Final Judgment of Fore-

LOT 3. SANDALWOOD SUBDI-VISION, 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

SECOND INSERTION

23-01112K

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 oth-

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

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

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

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 Blyd., Suite 310 Lake Mary, Florida 32746 Phone: 407-559-5480 Email:trimeshia@theprobatepro.com Secondary Email: floridas er vice @the probate pro.com23-01080K

Bartow, Florida 33831. The names and

 $addresses\ of\ the\ personal\ representative$

and the personal representative's attor-

All creditors of the decedent and oth-

er persons having claims or demands

against decedent's estate on whom a

copy of this notice is required to be

served must file their claims with this

court ON OR BEFORE THE LATER

OF 3 MONTHS AFTER THE TIME

OF THE FIRST PUBLICATION OF

THIS NOTICE OR 30 DAYS AFTER

THE DATE OF SERVICE OF A COPY

All other creditors of the decedent

and other persons having claims or de-

OF THIS NOTICE ON THEM.

August 4, 11, 2023

ney are set forth below.

SECOND INSERTION

POLK COUNTY

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, Lienors, 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 Irrisie 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 Irrisie 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 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 SUBDIVI-SION 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 UN-

CLAIMED. IF YOU ARE A PERSON WITH DISABILITY WHO NEEDS ANY ACCOMMODATION IN OR-DER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTI-TLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE COURT ADMINISTRATION, (863)-534-4690 WITHIN 2 WORK-ING DAYS OF YOUR RECEIPT OF THIS NOTICE. IF YOU ARE HEAR-ING 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

SECOND 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 CLAIM-ING 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 BRAD-WEBB; UNKNOWN ANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PAR-TIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIM-ING 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

mands against decedent's estate must

file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

The date of first publication of this

DATE OF DEATH IS BARRED.

notice is August 4, 2023.

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 BEGIN-

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

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

impaired, call 711.
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 2491-185658 / TM1

Service E-mail: answers@dallegal.com August 4, 11, 2023 23-01114K

Personal Representative:

Marjorie L. Jones

1205 Scottsland Drive

Lakeland, Florida 33813

Attorney for Personal Representative:

Florida Bar Number: 73626

L. Caleb Wilson

Craig A. Mundy, P.A.

4927 Southfork Drive

Fax: (863) 647-4580

August 4, 11, 2023

Lakeland, Florida 33813

Telephone: (863) 647-3778

E-Mail: caleb@mundylaw.com

Attorney

SECOND 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 AS-SOCIATION, AS TRUSTEE, ON BE-HALF OF THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1 is Plaintiff and BRIAN SCOTT HUNT-ER, 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.

Îf 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

August 4, 11, 2023

04-078973-F02

23-01110K

SECOND 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.-Ezekial 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 Ezekial 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 UNRE-CORDED 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 NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 28 SOUTH, RANGE 25 EAST, POLK COUN-TY, FLORIDA.

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 2007, MAKE: FLEETWOOD, VIN#: GAF-L707A56796ET31 AND VIN#: GAFL707B56796ET31. ANY PERSON CLAIMING AN

INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UN-CLAIMED.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN OR-DER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTI-TLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE COURT ADMINISTRA-TION, (863)-534-4690 WITHIN 2 WORKING DAYS OF YOUR RE-CEIPT OF THIS NOTICE. IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RE-LAY 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

SECOND 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-forprofit 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 PER-SONS WHO ARE ENTITLED TO BE

PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDG-

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 EN-TITLED 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, 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.com2535 Landmark Drive, Suite 212 Clearwater, FL 33761 (727) 725-0559 FBN: 23217 August 4, 11, 2023 23-01104K

E-mail your Legal Notice legal@businessobserverfl.com

SECOND INSERTION

BARRED.

Business Ibserver

23-01088K

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-005011 FINANCE OF AMERICA REVERSE LLC, Plaintiff, vs

THE UNKNOWN HEIRS, DEVISEES, GRANTEES, 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 DE-VISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIM-ING BY, THROUGH, UNDER, OR AGAINST, CHARLES B. FROEMKE AKA CHARLES BARBER FRO-EMKE 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 RE-CORDED 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 demand-

ed 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

Stacv 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

SECOND INSERTION

POLK COUNTY

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

CASE NO.: 2022-CA-003227 U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RMTP TRUST. SERIES 2021 BKM-TT-V,

ROBERT L. HOLMES, ET AL,

Defendants. To the following Defendant(s): ALL UNKNOWN HEIRS, BENEFI-CIARIES. LEGATEES. DEVISEES. PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PER-SON 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 NORTH-WEST CORNER OF THE NE 1/4 OF SECTION 12, TOWN-SHIP 30 SOUTH, RANGE 23 EAST, RUN SOUTH 0 DE-GREES 01' 660.00 FEET, THENCE WEST 950.00 FEET TO THE POINT OF BEGIN-NING 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 BE-GINNING. THE BEARINGS GIVEN IN THIS DESCRIP-TION ARE BASED ON THE ASSUMPTION THAT THE NORTH LINE OF SECTION

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 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 23-01087K August 4, 11, 2023

SECOND 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, GRANTEES, 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, DE-VISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS CLAIM-ING 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 UNRE-CORDED SUBDIVISION OR MAPLECREST, UNIT NO. 2, AND BEING AS FOLLOWS: COMMENCE AT THE SOUTH-EAST CORNER OF LOT 40 OF LAKE GIBSON POULTRY FARMS, INC., UNIT NO. 2, AS RECORDED IN PLAT BOOK 26. PAGES 25A. PUBLIC RE-CORDS 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 CONTINUE ALONG SAID SOUTHEAST-ERLY 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 SOUTHWEST-ERLY 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 CURVE, RUN THENCE NORTHEASTERLY ALONG SAID CURVE TO THE LEFT HAVING A RADIUS OF 282.7 FEET AND A CENTRAL AN-GLE OF 1 DEGREES 44' 50" AN ARC DISTANCE OF 8.62 FEET: RUN THENCE NORTHEAST-ERLY PARALLEL TO SAID SOUTHEASTERLY BOUND-ARY OF LOT 40, 60 FEET; THENCE DEFLECT 90 DE-GREES RIGHT AND RUN SOUTHEASTERLY 120 FEET TO THE POINT OF BEGIN-NING.

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 demand-

ed 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

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-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, 2023in 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 360.29FT 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 Ser-

ls/Mark A. Freeman, Esq./ls MARK A. FREEMAN, ESQ. Florida Bar #0116398 5323 Millenia Lakes Blvd., #300--352Orlando, Florida 32839 (407) 230-5146 (telephone) (407)915-4093 (facsimile) Email: mark@lorelegal.com, Attorney for Plaintiff August 4, 11, 2023 23-01091K

SECOND INSERTION

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

12, TOWNSHIP 30 SOUTH,

CASE No. 532023CA004855000000 MORTGAGE ASSETS

MANAGEMENT, LLC, PLAINTIFF, VS. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF LYLE W. PEARSON (DECEASED), ET AL.

DEFENDANT(S). To: THE UNKNOWN HEIRS, BEN-EFICIARIES, DEVISEES, GRANT-EES, ASSIGNORS, 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 SOUTH-WEST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SEC-TION 13, TOWNSHIP 29 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, FOR A POINT OF REFERENCE; THENCE RUN NORTH 25.00 FEET TO THE SOUTH-EAST 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 SOUTH 200 FEET: RUN THENCE RUN WEST 100 FEET; THENCE NORTH 200 FEET TO THE SAID POINT OF BEGINNING; LESS AND EX-CEPT 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

SECOND INSERTION dress is 12425 28th Street North, Suite

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

CARLOS ALBERTO PABON VALLEJO,

Current residence unknown, but whose last known address was: 2369 PAULETTE DR, HAINES CITY,

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

LOT 9, HEMINGWAY PLACE PHASE TWO, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 100, PAGE(S) 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. filed against you and you are required to serve a copy of your writ-ten defenses, if any, to it on eXL Legal,

PLLC, Plaintiff's attorney, whose ad-

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 entlited, 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, St. Petersburg, FL 33716

1000008891 August 4, 11, 2023

23-01086K

SECOND 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

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

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

mands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS ALL CLAIMS NOT FILED WITHIN

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

SECOND INSERTION ACCORDING TO LAKE II,

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

#: 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 COUNTY, FLORIDA.

INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPER-TY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN OR-DER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE EN-TITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE COURT ADMINISTRATION, (863)-534-4690 WITHIN 2 WORK-ING DAYS OF YOUR RECEIPT OF THIS NOTICE. IF YOU ARE HEAR-ING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 1-800-955-8770. Submitted By: ATTORNEY FOR

2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 22-326097 FC01 NCM August 4, 11, 2023 23-01093K

THE MAP OR PLAT THERE-OF, AS RECORDED IN PLAT BOOK 82, PAGE 20, OF THE PUBLIC RECORDS OF POLK ANY PERSON CLAIMING AN

AS UNCLAIMED.

DUSTIN JENKINS AKA DUSTIN L. JENKINS, et al, PLAINTIFF: LOGS LEGAL GROUP LLP

SECOND 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,

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 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 ORANGE-WOOD 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.

P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 e Service: serve a law@albertelli law.comBy: /s/ Justin Ritchie Florida Bar # 106621 Justin Ritchie, Esq.

23-01111K

Dated this 01 day of August, 2023.

ALBERTELLI LAW

CT - 23-000100

August 4, 11, 2023

OF THIS NOTICE ON THEM.

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: jrivera@hnh-law.com August 4, 11, 2023

23-01109K

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

6677

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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





eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

"The third is the additional cost to the taxpayers.

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

Yet, as Anderson says, "There is no way that the Con-

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

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

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

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

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

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

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

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

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

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