

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2023CP002991
Division: 14
IN RE: ESTATE OF
Robert Allen
Deceased.

The administration of the estate of Robert Allen, deceased, whose date of death was June 29, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E Parker St, Lakeland, FL 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is November 3, 2023.

Personal Representative:
/s/ Adam J. Dugan
Adam J. Dugan, Esq.
419 Third Street N.

Jacksonville Beach, Florida 32250
Attorney for Personal Representative:

/s/ Tiera L. Henry
Law Office of Adam J. Dugan, P.A.

Adam J. Dugan, Esq.
Florida Bar No. 115112

Tiera L. Henry, Esq.
Florida Bar No. 118726

E-mail Addresses:
Adam@BeachesEstatePlanning.com
T.Henry@BeachesEstatePlanning.com
Service@BeachesEstatePlanning.com
419 Third Street N.

Jacksonville Beach, Florida 32250
Telephone: (904) 595-5290
November 3, 10, 2023 23-01546K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT,
IN AND FOR POLK COUNTY,
FLORIDA
CASE NO.: 2023-CP-038000000XX
PROBATE DIVISION
IN RE: ESTATE OF
DAVID RICHARD FRANCIS SR.,
aka DAVID R. FRANCIS SR.,
aka DAVID RICHARD FRANCIS,
Deceased.

The administration of the estate of David Richard Francis Sr. aka David R. Francis Sr. aka David Richard Francis, deceased, whose date of death was March 26, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, FL 33830. The name and address of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702, FLORIDA STATUTES, 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 November 3, 2023.

DEBRA ANN BLUBAUGH
Personal Representative
107 Shore Road

Winter Springs, Florida 32708
GRACE ANNE GLAVIN, ESQUIRE
Florida Bar No.: 350605

GRACE ANNE GLAVIN, P.A.
1511 East State Road 434,
Suite 2049

Winter Springs, FL 32708
Phone: (407) 699-1110
Email: graceanne22@msn.com

Attorney for Personal Representative
November 3, 10, 2023 23-01551K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2023-CP-003724
IN RE: ESTATE OF
FORREST ROBERT WILLOME,
SR.
Deceased.

The administration of the estate of FORREST ROBERT WILLOME, SR., deceased, whose date of death was July 23, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave. Bartow, FL 33830-3912. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is November 3, 2023.

Personal Representative:
JOHN LUIS WILLOME
2408 Treymore Drive
Orlando, Florida 32825

Attorney for Personal Representative:
/s/ Jeanette Mora
JEANETTE MORA

Florida Bar Number: 296735
Family First Firm
1901 W. Colonial Drive
Orlando, Florida 32804

Telephone: (407) 574-8125
Fax: (407) 476-1101
E-Mail: jeanette.mora@fff.law

Secondary E-Mail:
probate@familyfirstfirm.com
November 3, 10, 2023 23-01552K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2023-CP-2509
IN RE: ESTATE OF
QUEEN ESTHER
BLOCKER-GARDNER,
aka QUEEN S. BLOCKER
Deceased.

The administration of the estate of QUEEN ESTHER BLOCKER-GARDNER, also known as QUEEN S. BLOCKER, 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, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: November 3, 2023.

DONALD GARDNER
Personal Representative
327 C Street
Lake Wales, FL 33853

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:
hballinger@hnh-law.com
November 3, 10, 2023 23-01563K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 23-CP-2670
IN RE: ESTATE OF
HAROLD MARTIN WEIGAND,
Deceased.

The administration of the estate of HAROLD MARTIN WEIGAND, deceased, whose date of death was February 1, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 W. Church Street, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: November 3, 2023.

JANET WEIGAND
Personal Representative
4060 N Scenic Highway
Lake Wales, FL 33898

Robert D. Hines, Esquire
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:
hballinger@hnh-law.com
November 3, 10, 2023 23-01564K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 532023CP0030360000XX
In Re: The Estate of
FLORA LEE HAMPTON,
Deceased.

The administration of the estate of FLORA LEE HAMPTON, deceased, whose date of death was 8/20/2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Clerk of Court, 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent, and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE MONTHS (3) 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 STATUTES WILL BE FOREVER BARRED.

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

The date of first publication of this notice is November 3, 2023.

MICHAEL HAMPTON - PR
1034 Station St.
Lakeland, FL 33813
(863) 528-5374

SPIEGEL LAW, PLLC
Attorney for Personal Representative
36408 US Highway 19 N.
Palm Harbor, FL 34684
(727) 221-0991; Fax (727) 221-7066
email:
SSpiegel@SpiegelLawOffice.com
SHONTANA SPIEGEL, Esq.
FBN: 1000376
November 3, 10, 2023 23-01580K

FIRST INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2023CP0039960000XX
IN RE: ESTATE OF
RAMONA SCHROEDER
Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration may be entered in the estate of RAMONA SCHROEDER, deceased, File Number 2023CP0039960000XX, by the Circuit Court for POLK County, Florida, Probate Division, the address of which is 200 Government Center Blvd., Lake Alfred, FL 33850; that the decedent's date of death was August 9, 2023; that the total value of the estate is \$50,000 (not including exempt real property) and that the names and addresses of those to whom it has been assigned by such order are:

Name Address
LUIS PINEIRO, JR.
3340 El Jardin Drive
Hollywood, FL 33024

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims

or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this Notice is November 3, 2023.

Person Giving Notice:
LUIS PINEIRO, JR.
3340 El Jardin Drive
Hollywood, Florida 33024

Attorney for Person Giving Notice
JACQUELINE R. BOWDEN GOLD
Attorney

Florida Bar Number: 109399
RARICK & BOWDEN GOLD, PA
6500 Cow Pen Road,
Suite 204

Miami Lakes, FL 33014
Telephone: (305) 556-5209
Fax: (305) 362-9525

E-Mail: jbowden@raricklaw.com
Secondary E-Mail:
service@raricklaw.com
November 3, 10, 2023 23-01582K

FIRST INSERTION

NOTICE TO CREDITORS
Adversary Proceeding #1
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR
POLK COUNTY, FLORIDA
File Number: 2023CP-000865
Probate Division
IN RE: ESTATE OF
RONALD L. LEWIS,
Deceased.

**RONALD L. LEWIS, JR.,
NICHOLAS M. LEWIS, and
MICHAEL C. LEWIS,
Petitioners, vs.
TERESA M. ANDERSON n/k/a
TERESA M. LEWIS,
Defendant.**

The estate of Ronald L. Lewis, deceased, File Number 23CP-000865, is pending in the Circuit Court for Polk County, Florida, 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. The date of first publication of this notice is November 3, 2023.

All creditors and those having claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, upon whom a copy of this notice has been served are required to file their claims with the above named court within the later of 3 months after the date of the first publication of this notice or 30 days after the date of service of a copy of this notice on them.

All other creditors having claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, are required to file their claims with the above named court within 3 months after the date of the first publication of this notice.

ALL CLAIMS NOT SO FILED 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.

Personal Representative
DocuSigned by:
/s/ Ronald L. Lewis, Jr.
Ronald L. Lewis, Jr.
2594 Som Center Rd.
Willoughby Hills, OH 44094

/s/Krista Mahalak
Krista Mahalak
Florida Bar No. 78231

Attorneys for Petitioner
Peterson & Myers, P.A.
P.O. Box 7608
Winter Haven, FL 33883

Telephone (863) 294-3360
kmahalak@petersonmyers.com
dhughes@petersonmyers.com

Attorneys for Personal Representative
November 3, 10, 2023 23-01585K

FIRST INSERTION

NOTICE UNDER FICTITIOUS
NAME LAW PURSUANT TO
SECTION 865.09, FLORIDA
STATUTES

NOTICE IS HEREBY GIVEN that Jhoanna D Bravo will engage in business under the fictitious name PUERTOZUELA SPORT, with a physical address 1224 Payne Stewart Drive Davenport, FL 33896, with a mailing address 1224 Payne Stewart Drive Davenport, FL 33896, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.
November 3, 2023 23-01577K

FIRST INSERTION

NOTICE UNDER FICTITIOUS
NAME LAW PURSUANT TO
SECTION 865.09, FLORIDA
STATUTES

NOTICE IS HEREBY GIVEN that Julie Thomas will engage in business under the fictitious name JULIE THOMAS, with a physical address 5207 Nichols Dr. W Lakeland, FL 33812, with a mailing address 5207 Nichols Dr. W Lakeland, FL 33812, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.
November 3, 2023 23-01549K

PUBLISH YOUR LEGAL NOTICE

We publish all Public sale, Estate & Court-related notices

- We offer an online payment portal for easy credit card payment
- Service includes us e-filing your affidavit to the Clerk's office on your behalf

Call 941-906-9386

or email legal@businessobserverfl.com

Business Observer

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, November 28, 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 attendance at the meeting.

Additional information regarding this meeting, including the meeting agenda, and how to attend virtually, may be obtained from the District’s website: <http://lakeashon2cdd.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, November 15, 2023 at 2:00 p.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
November 3, 2023 23-01548K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION
CASE NO.: 2022CA001942000000
FREEDOM MORTGAGE CORPORATION PLAINTIFF, VS. ELIZABET AVELAR ET AL., DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to Order on Plaintiff’s Motion to Cancel and Reschedule Foreclosure Sale dated the 24th day of October 2023, and entered in Case No. 2022CA001942000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and ELIZABET AVELAR; UNKNOWN TENANT/K/A JANE DOE; UNKNOWN SPOUSE OF ELIZABET AVELAR; and UNKNOWN TENANTS IN POSSESSION OF THE SUBJECT PROPERTY are defendants. Stacy M. Butterfield, CPA, Clerk of Circuit Court as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 AM on the 8th day of December 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 7, GOLF MANOR, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 38, AT PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. IF YOU ARE A PERSON CLAIM-

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

If you are a person with a disability who needs 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 30th day of October, 2023.
By: Migdalia Jordan
Bar No. 125410
Submitted by:
Miller, George & Suggs, PLLC
ATTORNEY FOR PLAINTIFF
210 N. University Drive,
Suite 900
Coral Springs, FL 33071
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
ESERVICE@MGS-LEGAL.COM
22FL373-0775
November 3, 10, 2023 23-01566K

FIRST INSERTION

LAKESIDE PRESERVE COMMUNITY DEVELOPMENT DISTRICT NOTICE OF BOARD OF SUPERVISORS’ MEETING

The Board of Supervisors of the Lakeside Preserve Community Development District (“Board”) will hold their regular meeting on Wednesday, November 15, 2023, at 11:30 a.m. at the Heritage Baptist Church, 4202 Pipkin Creek Rd, Lakeland, FL 33811.

The meeting is open to the public and will be conducted in accordance with the provision 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 the meeting. A copy of the agenda for the meeting may be obtained from PFM Group Consulting LLC located at 3501 Quadrangle Boulevard, Suite 270, Orlando, Florida 32817 or by calling (407) 723-5900.

There may be occasions when one or more Supervisors or staff will participate by telephone. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least 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 Office.

A person who decides to appeal any decision made at the meeting with respect to any matter considered at the meeting is advised that person will need a record of the 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.

District Manager
November 3, 2023 23-01573K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME STATUTE TO WHOM IT MAY CONCERN: NOTICE IS HEREBY GIVEN that the undersigned pursuant to the “Fictitious Name Statute,” Chapter 865.09, Florida Statutes, will register with the Division of Corporations, Department of State, State of Florida upon receipt of proof of publication of this notice, the fictitious name, to-wit:
AMERICAN ALLIED RECYCLING under which we are engaged in business

at a property location in Polk County, Florida. The mailing address for the business is 1610 Buff Avenue, Haines City, Florida 33844.
That the limited liability company interested in said business is as follows: CRAMER METAL RECYCLING, LLC, a Florida limited liability company 1610 Buff Avenue Haines City, Florida 33844
Dated at Orlando, Orange County, Florida, this 26th day of October, 2023.
November 3, 2023 23-01554K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION
CASE NO. 2022CA002130000000

U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT BOYD A/K/A ROBERT E BOYD, DECEASED, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 22, 2023, and entered in 2022CA002130000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT BOYD A/K/A ROBERT E. BOYD; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DAVID BOYD, DECEASED; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOHN BOYD, DECEASED; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF SYLVIA ROE, DECEASED; RONALD E. BOYD, JR.; WILLIAM C. BOYD; JOSEPH A. BOYD; DONALD E. BOYD; MARIAN MELOTT; JO

ANN PRINKEY; MARGARET HOLLER; SUE BOYD; DAVID BOYD; MELINDA JACOBS; ROSELYN CAYSON; WESTLEY ROE; TIMOTHY ROE; BRANDON ROE; ERIC ROE; FLORIDA HOUSING FINANCE CORPORATION are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 21, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 5, BLOCK 29, AUBURN-DALE HEIGHTS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 13, PUBLIC RECORDS OF POLK COUNTY, FLORIDA
Property Address: 610 OAK ST, AUBURNDALE, FL 33823
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 30 day of October, 2023.
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
22-030071 - NaC
November 3, 10, 2023 23-01567K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA. CIVIL DIVISION
CASE NO. 532023CA004637000000

US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, Plaintiff, vs. BRENDA M. CLEARY A/K/A BRENDA CLEARY; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE; WELLS FARGO BANK, N.A., SUCCESSOR IN INTEREST TO WACHOVIA BANK, N.A.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated October 20, 2023, and entered in Case No. 532023CA004637000000 of the Circuit Court in and for Polk County, Florida, wherein US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST is Plaintiff and BRENDA M. CLEARY A/K/A BRENDA CLEARY; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE; WELLS FARGO BANK, N.A., SUCCESSOR IN INTEREST TO WACHOVIA BANK, N.A.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, at 10:00 a.m.,

on December 5, 2023, the following described property as set forth in said Final Judgment, to-wit:

THE SOUTH THREE QUARTERS (S 3/4) OF THE SOUTH HALF (S 1/2) OF THE NORTH-EAST QUARTER (NE 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION 18, TOWNSHIP 29 SOUTH, RANGE 23 EAST, ALL LYING IN POLK COUNTY, FLORIDA, LESS THE WEST 50 FEET FOR ROAD RIGHT OF WAY AND LESS ADDITIONAL AND MAINTENANCE RIGHT OF WAY.

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

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

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 October 27, 2023.
By: /s/ Lisa Woodburn
Lisa A Woodburn
Florida Bar No.: 11003
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1491-191722 / TMI
November 3, 10, 2023 23-01568K

FIRST INSERTION

Notice Is Hereby Given that HPI Self Storage Lakeland 2, LLC, 3700 N. Capital of TX Hwy, Ste 420, Austin, TX 78746, desiring to engage in business under the fictitious name of CubeSmart 4890, with its principal

place of business in the State of Florida in the County of Polk, intends to file an Application for Registration of Fictitious Name with the Florida Department of State.
November 3, 2023 23-01553K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION
CASE NO. 2022CA001843000000

Carrington Mortgage Services, LCC, Plaintiff, vs. Priscilla Marie Aguirre a/k/a Priscilla M. Aguirre, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2022CA001843000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Carrington Mortgage Services, LCC is the Plaintiff and Priscilla Marie Aguirre a/k/a Priscilla M. Aguirre; United States of America on behalf of the Secretary of Housing and Urban Development are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, beginning at 10:00 AM on the 27th day of December, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 84, HONEYTREE NORTH, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT

BOOK 76, PAGE(S) 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 30th day of October, 2023.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
2001 NW 64th St,
Suite 130
Ft. Lauderdale, FL 33309
Phone: (954) 618-6955, ext. 4766
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By /s/Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
File # 22-F00866
November 3, 10, 2023 23-01569K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION
CASE NO. 532023CA000300000000

U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS INDENTURE TRUSTEE OF CIM TRUST 2021-NR2, Plaintiff, vs. ANNA M. CONE; UNKNOWN SPOUSE OF ANNA M. CONE; DEBRA A. CONE; UNKNOWN SPOUSE OF DEBRA A. CONE; KATLIN A. CONE; JAMIE S. CONE; CALEB B. CONE; MADISON O. CONE; BENJAMIN L. CONE; JOSEPH D. CONE, A MINOR, BY AND THROUGH HIS UNKNOWN LEGAL GUARDIAN; MAKAILA CONE BEGLEY; ASHLEY L. CONE A/K/A ASHLEY LAUREN CONE, BY AND THROUGH JOYCE T. CONE AND MELISSA Y. CARLSON, HER LEGAL CO-GUARDIANS; BAILY CONE OWEN; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM at 10:00 A.M., on November 27, 2023, the following described property as set forth in said Final Judgment, to wit:

THE NORTH 150 FEET OF THE SOUTH 2160 FEET OF THE WEST 330 FEET OF THE EAST 1/2 OF SECTION 5, TOWNSHIP 27 SOUTH, RANGE 24 EAST, BEING LOT 26 OF UNRECORDED PINEGLAN, PHASE II, POLK COUNTY, FLORIDA.

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

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

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 30th day of October, 2023.
/s/ Marc Granger
Marc Granger, Esq.
Bar No.: 146870
Kahane & Associates, P.A.
1619 NW 136th Avenue,
Suite D-220
Sunrise, Florida 33323
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email: notice@kahaneandassociates.com
File No.: 21-00195 SPS
V6.20190626
November 3, 10, 2023 23-01570K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2022CA-001619-0000-00

REVERSE MORTGAGE FUNDING LLC Plaintiff(s), VS. RICHARD JOSEPH NIECHWIADOWICZ A/K/A RICHARD JOSEPH NIECHWIADOWICA, ET AL Defendant(s).

Notice is hereby given that pursuant to a Final Judgment entered on AUGUST 16, 2023, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

LOT 110, COUNTRY OAKS ESTATES, UNIT NO. SIX, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 75, PAGE 19, PUBLIC RECORD OF POLK COUNTY, FLORIDA
Property Address: 3743 RED OAK COURT, LAKE WALES, FL 33898
to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at

www.polk.realforeclose.com, on 22ND day of NOVEMBER, 2023.
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

Dated this 18th day of October, 2023.
STACY M. BUTTERFIELD, CPA
Clerk of the Circuit Court (SEAL)
Drawer CC-12, P. O. Box 9000
Bartow, Florida 33831-9000
By /s/ Carolyn Mack
Deputy Clerk
58341.1405
November 3, 10, 2023 23-01547K

FIRST INSERTION

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

Case No. 2022CA002376000000
Cardinal Financial Company, Limited Partnership, Plaintiff, vs.
STANLEY R. OLIVER A/K/A STANLEY RASHAD OLIVER, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2022CA002376000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Cardinal Financial Company, Limited Partnership is the Plaintiff and STANLEY R. OLIVER A/K/A STANLEY RASHAD OLIVER; SHAMBRIA ONETHA OLIVER; Unknown Spouse of Banu Asheer Ali are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 5th day of December, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 20 AND THE WEST 10 FEET OF LOT 21, BLOCK C, SEVILLA ON THE LAKE, ACCORDING TO THE PLAT

THEREOF, AS RECORDED IN PLAT BOOK 9, PAGE 47, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 30th day of October, 2023.

BROCK & SCOTT, PLLC
Attorney for Plaintiff
2001 NW 64th St, Suite 130
Ft. Lauderdale, FL 33309
Phone: (954) 618-6955, ext. 4766
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By /s/Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
File # 22-F00570
November 3, 10, 2023 23-01579K

FIRST INSERTION

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

POLK COUNTY, FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 2019CA004470
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST C/O U.S. BANK TRUST NATIONAL ASSOCIATION
Plaintiff(s), vs.
JEAN G. ANDRE; et al., Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on October 20, 2023 in the above-captioned action, the Clerk of Court, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 5th day of December, 2023 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

Tract 22, Block 3, described as: Starting at the Southeast corner of Lot 44 in Block 3 of the Map of Blocks 2, 3, 4 and 5, WEST WINTER HAVEN SUBDIVISION, as recorded in Plat Book 14, Page 12, Public Records of Polk County, Florida, as same also appears on the REPLAT OF BLOCKS 2 TO 6, inclusive, of WEST WINTER HAVEN SUBDIVISION, as same appears of record in Plat Book 14, Page 12, and Plat Book 9, Page 12, Public Records of Polk County, Florida, as recorded in Plat Book 31, Page 20, Public Records of Polk County, Florida, run thence South 00 degrees 24 minutes 11 seconds East, 290 feet, thence South 09 degrees 30 minutes 24 seconds West, 26 feet, thence South 41 degrees 12 minutes 44 seconds West 60.85 feet, thence South 61 degrees 09 minutes 35 seconds West 47.18 feet, thence South 54 degrees 06 minutes 31 seconds West 91.0 feet for the Point of Beginning; thence run South 44 degrees 09 minutes 30 seconds West, along

a curve concave to the Southerly having a radius of 561.90 feet for a chord distance of 103.91 feet to the P.R.C. of a curve concave to the Northerly having a radius of 15 feet, thence North 71 degrees 20 minutes 05 seconds West, along said curve for a chord distance of 28.16 feet, thence North 00 degrees 24 minutes 11 seconds West, 117.0 feet, thence North 89 degrees 45 minutes 49 seconds East, 95.0 feet, thence South 05 degrees 23 minutes 20 seconds East 52.08 feet to the Point of Beginning.
Property address: 320 26th Street Southwest, 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.

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

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

Respectfully submitted,
/s/ Heather L. Griffiths
PADGETT LAW GROUP
HEATHER GRIFFITHS, ESQ.
Florida Bar # 91444
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com
Attorney for Plaintiff
TDP File No. 19-016261-1
November 3, 10, 2023 23-01581K

FIRST INSERTION

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

CASE NO. 2022CA001200000000
U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CMALT REMIC 2006-A7 - REMIC PASS-THROUGH CERTIFICATES. SERIES 2006-A7, Plaintiff, vs.
AARON CHANDLER A/K/A A. CHANDLER, et al., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered April 17, 2023 in Civil Case No. 2022CA001200000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CMALT REMIC 2006-A7 - REMIC PASS-THROUGH CERTIFICATES. SERIES 2006-A7 is Plaintiff and AARON CHANDLER a/k/a A. Chandler, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 28th day of November, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

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

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

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

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

By: /s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLC
Attorney for Plaintiff
225 East Robinson Street,
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
23-07707FL
November 3, 10, 2023 23-01584K

FIRST INSERTION

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

pursuant to Florida Statute 559.917. Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited with the clerk of the court for disposition upon court order. "No Title Guaranteed, A Buyer Fee May Apply" at
10 AM DECEMBER 4, 2023
JAMIES COLLISION CENTER INC
2801 US HWY 17-92W 33844
2017 TOYT 2T3YFREV4HW398377
\$4146.34
November 3, 2023 23-01575K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Old Bay Brass, located at 720 Winfree Avenue, in the City of Lakeland, County of Polk, State of FL, 33801, intends to

register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated this 30 of October, 2023. Jason T. Aylward, Charles Oehler
720 Winfree Avenue
Lakeland, FL 33801
November 3, 2023 23-01576K

FIRST INSERTION

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

CASE NO.: 2023CA005162000000
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4 PLAINTIFF, VS.
RONALD MATHIS, UNKNOWN SPOUSE OF RONALD MATHIS, AND UNKNOWN TENANT IS POSSESSION OF THE SUBJECT PROPERTY, DEFENDANTS.

TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RONALD MATHIS
Last Known Address: 6416 TULA LN, LAKELEND, FL 33809
Current Residence: UNKNOWN

TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RONALD MATHIS
Last Known Address: 1319 ROWELL ST, AUBURNDALE, FL 33823
Current Residence: UNKNOWN

TO: UNKNOWN SPOUSE OF RONALD MATHIS
Last Known Address: 6416 TULA LN, LAKELEND, FL 33809
Current Residence: UNKNOWN
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

THE LAND LYING AND SITUATED IN POLK COUNTY, FLORIDA AND FURTHER DESCRIBED AS FOLLOWS:
THE SOUTH 100 FEET OF THE NORTH 1225 FEET OF

THE WEST 200 FEET OF THE EAST 450 FEET OF THE NE 1/4 OF THE NW 1/4 OF SECTION 24, TOWNSHIP 27 SOUTH, RANGE 23 EAST, SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD

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 12/06/2023, within or before 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court this 30th day of October, 2023.

STACY M. BUTTERFIELD, CPA,
CLERK OF CIRCUIT COURT
As Clerk of the Circuit Court
(SEAL) By: /s/ Lori Armijo
As Deputy Clerk
MILLER, GEORGE & SUGGS, PLLC
Attorney for Plaintiff
210 N. University Drive, Suite 900,
Coral Springs, FL 33071
23FL935-0266
November 3, 10, 2023 23-01578K



Are internet-only legal notices sufficient?

ANo. While the internet is clearly a useful resource, websites should not be used as the sole source of a legal notice.

Websites, whether controlled by a government body or a private firm, are not independent, archived, readily available or independently verified.

Newspaper legal notices fulfills all of those standards.

VIEW NOTICES ONLINE AT
Legals.BusinessObserverFL.com

To publish your legal notice Email:
legal@businessobserverfl.com

OFFICIAL COURTHOUSE WEBSITES

1:23

< Notes



Done

MANATEE COUNTY
manateeclerk.com

SARASOTA COUNTY
sarasotaclerk.com

CHARLOTTE COUNTY
charlotteclerk.com

LEE COUNTY
leeclerk.org

COLLIER COUNTY
collierclerk.com

HILLSBOROUGH COUNTY
hillsclerk.com

PASCO COUNTY
pascoclerk.com

PINELLAS COUNTY
pinellasclerk.org

POLK COUNTY
polkcountyclerk.net

ORANGE COUNTY
myorangeclerk.com

CHECK OUT YOUR LEGAL NOTICES

floridapublicnotices.com

FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer

FIRST INSERTION

NOTICE OF ACTION
Count VII
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA.
CASE NO.:
53-2023-CA-005112-0000-00
HOLIDAY INN CLUB VACATIONS INCORPORATED
Plaintiff, vs.
AKIONA ET.AL.,
Defendant(s).
To: CHUNG-HSIEN YANG AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF CHUNG-HSIEN YANG
And all parties claiming interest by, through, under or against Defendant(s) CHUNG-HSIEN YANG AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF CHUNG-HSIEN YANG
and all parties having or claiming to have any right, title or interest in the property herein described:
YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:
An undivided interest as tenant-

in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 4/0030, Building D,
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either

before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
OCT 09 2023
Default Date: 11/15/2023
(SEAL) Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
POLK COUNTY, FLORIDA
/s/ Lori Armijo
Jerry E. Aron,
Plaintiff's attorney,
801 Northpoint Parkway, Suite 64,
West Palm Beach, Florida, 33407
November 3, 10, 2023 23-01561K

NOTICE TO SHOW CAUSE AND NOTICE OF SUIT
IN THE CIRCUIT COURT IN AND FOR THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION NO.:
2023-CA-006264
PARCEL NO.: 712
STATE OF FLORIDA
DEPARTMENT OF TRANSPORTATION,
Petitioner, vs
THE ESTATE OF VINH VAN NGUYEN, DECEASED; ANY KNOWN OR UNKNOWN NATURAL PERSON, AND, WHEN DESCRIBED AS SUCH, THE UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, CREDITORS, OR OTHER PARTIES CLAIMING BY, THROUGH, UNDER VINH VAN NGUYEN, OR AGAINST ANY KNOWN OR UNKNOWN PERSON WHO IS KNOWN TO BE DEAD OR IS NOT KNOWN TO BE EITHER DEAD OR ALIVE; JOE G. TEDDER, TAX COLLECTOR
Defendants,
STATE OF FLORIDA TO:
The Estate of Vinh Van Nguyen, Deceased
SERVE: Request an Administrator Ad Litem be appointed
To all said Defendants who are living, and if any or all Defendants are deceased, the unknown spouse, heirs, devisees, legatees, grantees, creditors, lienors, or other parties claiming by, through, under, or against any such deceased defendant or defendants, if alive, and, if dead, their unknown spouse, heirs, devisees, legatees, grantees, creditors, lienors, or other parties claiming by, through, under, or against any such deceased Defendant or Defendants, and all other parties having or claiming to have any right, title, or interest in and to the property described in the Petition, to wit:
F.P. NO. 4366731
SECTION 16210-000 STATE ROAD 35 (US 98) POLK COUNTY DESCRIPTION
PARCEL 712
ESTATE OR INTEREST TO BE OBTAINED: TEMPORARY CONSTRUCTION EASEMENT
That portion of Lot 2, Block 2, Lakeland Acres, a subdivision lying in Section 17, Township 26 South, Range 23 East, as per plat thereof recorded in Plat Book 46,

Page 29, Public Records of Polk County, Florida.
Being described as follows:
Commence at the southeast corner of the southeast 1/4 of said Section 17; thence along the west line of said southeast 1/4, North 00°12'47" East a distance of 1,407.83 feet to the survey baseline of State Road 35 (US 98); thence along said survey baseline North 43°40'44" West a distance of 202.78 feet; thence South 89°50'08" West a distance of 110.31 feet to the westerly existing right of way line of said State Road 35 [per Project 1621-1220(5696)] and to the east line of said Lot 2 for a POINT OF BEGINNING; thence continue South 89°50'08" West a distance of 13.79 feet; thence North 43°40'44" West a distance of 3.85 feet; thence North 46°19'16" East a distance of 10.00 feet to said westerly existing right of way line and said east line; thence along said westerly existing right of way line and said east line South 43°40'44" East a distance of 13.35 feet to the POINT OF BEGINNING.
Containing 86 square feet.
The purpose of this Temporary Construction Easement is to assist in construction of a driveway needed for the roadway project.
The expiration date of this easement is the last day of December 2027.
You are each notified that the Petitioner filed its Petition and its Declaration of Taking in this Court against you as Defendants, seeking to condemn by eminent domain proceedings the above described property located in the State of Florida, County of Polk.
You are further notified that a Pre-Order of Taking Case Management Conference has been set before the Honorable Ellen Masters, one of the Judges of this Court, on the 30th day of January A.D., 2024, at 9:00 A.M. Polk County Courthouse, 255 North Broadway, Bartow, Florida, at which time an Order of Taking will be entered if all parties are in agreement or if no hearing has been requested. All parties are required to attend the Pre-Order of Taking Case Management Conference.
The Defendants, and any other persons claiming any interest in the property described, are notified that the Petitioner will apply to the Honorable Ellen Masters, one of the Judges of this Court, on the 13th day of February, A.D., 2024, at 9:00 A.M. Polk County Courthouse, 255 North Broadway, Bartow, Florida 33830, for an Order of Taking hearing in this cause. All Defendants to this suit may request a hearing at the time and place designated and be heard. Any Defendant failing to file a request for hearing shall waive any right to object to the Order of Taking.
AND
Each defendant is hereby required to serve written defenses, if any, and request a hearing, if desired, to said Petition:
DEPARTMENT OF TRANSPORTATION
Post Office Box 1249
Bartow, Florida 33831
C/O Chris Paulus
Assistant General Counsel
(863) 519-2623
Florida Bar No.: 0484695
on or before the 30th day of December, A.D., 2023, and file the originals with the Clerk of this Court on that date, to show cause what right, title, interest, or lien you or any of you have in and to the property described in the Petition and to show cause, if any you have, why the property should not be condemned for the uses and purposes set forth in the Petition. If you fail to answer, a default may be entered against you for the relief demanded in the Petition. If you fail to request a hearing on the Petition for Order of Taking you shall waive any right to object to said Order of Taking.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
WITNESS MY HAND AND SEAL of said Court on the day of 10/25/2023.
STACY M. BUTTERFIELD
CLERK OF THE CIRCUIT COURT
BY: /s/ Barbara Plehn
Deputy Clerk
(S E A L)
November 3, 10, 2023 23-01562K

toner will apply to the Honorable Ellen Masters, one of the Judges of this Court, on the 13th day of February, A.D., 2024, at 9:00 A.M. Polk County Courthouse, 255 North Broadway, Bartow, Florida 33830, for an Order of Taking hearing in this cause. All Defendants to this suit may request a hearing at the time and place designated and be heard. Any Defendant failing to file a request for hearing shall waive any right to object to the Order of Taking.
AND
Each defendant is hereby required to serve written defenses, if any, and request a hearing, if desired, to said Petition:
DEPARTMENT OF TRANSPORTATION
Post Office Box 1249
Bartow, Florida 33831
C/O Chris Paulus
Assistant General Counsel
(863) 519-2623
Florida Bar No.: 0484695
on or before the 30th day of December, A.D., 2023, and file the originals with the Clerk of this Court on that date, to show cause what right, title, interest, or lien you or any of you have in and to the property described in the Petition and to show cause, if any you have, why the property should not be condemned for the uses and purposes set forth in the Petition. If you fail to answer, a default may be entered against you for the relief demanded in the Petition. If you fail to request a hearing on the Petition for Order of Taking you shall waive any right to object to said Order of Taking.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
WITNESS MY HAND AND SEAL of said Court on the day of 10/25/2023.
STACY M. BUTTERFIELD
CLERK OF THE CIRCUIT COURT
BY: /s/ Barbara Plehn
Deputy Clerk
(S E A L)
November 3, 10, 2023 23-01562K

FIRST INSERTION

NOTICE OF ACTION
Count IV
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA.
CASE NO.:
53-2023-CA-005112-0000-00
HOLIDAY INN CLUB VACATIONS INCORPORATED
Plaintiff, vs.
AKIONA ET.AL.,
Defendant(s).
To: CAYETANO HERNANDEZ A/K/A CAYETANO HERNANDEZ JR and MARY ANN HERNANDEZ A/K/A MARY A. HERNANDEZ AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF MARY ANN HERNANDEZ A/K/A MARY A. HERNANDEZ
And all parties claiming interest by, through, under or against Defendant(s) CAYETANO HERNANDEZ A/K/A CAYETANO HERNANDEZ JR and MARY ANN HERNANDEZ A/K/A MARY A. HERNANDEZ AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF MARY ANN HERNANDEZ A/K/A MARY A. HERNANDEZ and all parties having or claiming to have any right, title or interest in the property herein described:
YOU ARE NOTIFIED that an action

to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:
An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 26/0010, Building B,
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publica-

tion of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
OCT 09 2023
Default Date: 11/15/2023
(SEAL) Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
POLK COUNTY, FLORIDA
/s/ Lori Armijo
Jerry E. Aron,
Plaintiff's attorney,
801 Northpoint Parkway, Suite 64,
West Palm Beach, Florida, 33407
November 3, 10, 2023 23-01557K

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY
GENERAL JURISDICTION DIVISION
CASE NO. 2023CA005354000000
SPECIALIZED LOAN SERVICING LLC,
Plaintiff, vs.
ERNESTINE MARSHALL, et al.,
Defendant.
To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE ESTATE OF ROBERT BARNES, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES OR OTHER CLAIMANTS
ADDRESS: UNKNOWN
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 17, BLOCK 3, TRADEWINDS ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 46, PAGE 6, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
has been filed against you and you are required to serve a copy of you written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Sara Collins, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before 12/01/2023, a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding,

you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
WITNESS my hand and seal of this Court this 25th day of October, 2023.
Stacy M. Butterfield
Clerk of the Court
(SEAL) By /s/ Lori Armijo
As Deputy Clerk
MCCALLA RAYMER LEIBERT PIERCE, LLC
225 East Robinson Street, Suite 155, Orlando, FL 32801
Phone: (407) 674-1850
Email: AccountsPayable@mccalla.com
23-06410FL
November 3, 10, 2023 23-01571K

FIRST INSERTION

NOTICE OF ACTION
Count II
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA.
CASE NO.:
53-2023-CA-005112-0000-00
HOLIDAY INN CLUB VACATIONS INCORPORATED
Plaintiff, vs.
AKIONA ET.AL.,
Defendant(s).
To: ZAPHRULLAH D. COBB and BENJAMIN E. COBB AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF BENJAMIN E. COBB
And all parties claiming interest by, through, under or against Defendant(s) ZAPHRULLAH D. COBB and BENJAMIN E. COBB AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF BENJAMIN E. COBB and all parties having or claiming to have any right, title or interest in the property herein described:
YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:
An undivided interest as tenant-

in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 14/0024, Building C,
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's at-

torney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.
If you are a person with a disability who needs 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.
OCT 09 2023
Default Date: 11/15/2023
(SEAL) Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
POLK COUNTY, FLORIDA
/s/ Lori Armijo
Jerry E. Aron,
Plaintiff's attorney,
801 Northpoint Parkway, Suite 64,
West Palm Beach, Florida, 33407
November 3, 10, 2023 23-01560K

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 2023CA005830000000
NATIONSTAR MORTGAGE LLC PLAINTIFF, VS.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE, UNKNOWN SPOUSE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE, JASON KRAL, JASON KRAL, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE, MICHAEL SHAFFER, SELINA DENISE REED, JAMES BROXTON, CONNEXUS AND UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,
DEFENDANT(S).
TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE
Last Known Address: 5311 SHADY OAK DR N. LAKE LAND, FL 33810
Current Residence: UNKNOWN
TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERNICE L. LAWRENCE

LOT 17, BLOCK 3, TRADEWINDS ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 46, PAGE 6, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
has been filed against you and you are required to serve a copy of you 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 12/04/2023, within or before 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
WITNESS my hand and seal of this Court this 27th day of October, 2023.
STACY M. BUTTERFIELD, CPA,
CLERK OF CIRCUIT COURT
As Clerk of the Circuit Court
(SEAL) By: /s/ Lori Armijo
As Deputy Clerk
MILLER, GEORGE & SUGGS, PLLC
Attorney for Plaintiff
210 N. University Drive, Suite 900, Coral Springs, FL 33071
23FL935-0415
November 3, 10, 2023 23-01572K

FIRST INSERTION

NOTICE OF ACTION
Count VI
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA.
CASE NO.:
53-2023-CA-005112-0000-00
HOLIDAY INN CLUB VACATIONS INCORPORATED
Plaintiff, vs.
AKIONA ET.AL.,
Defendant(s).
To: KAREN SANDLES and HENRY SANDLES AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF HENRY SANDLES
And all parties claiming interest by, through, under or against Defendant(s) KAREN SANDLES and HENRY SANDLES AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF HENRY SANDLES and all parties having or claiming to have any right, title or interest in the property herein described:
YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:
An undivided interest as tenant-

in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 50/0028, Building D,
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's at-

torney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.
If you are a person with a disability who needs 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.
OCT 09 2023
Default Date: 11/15/2023
(SEAL) Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
POLK COUNTY, FLORIDA
/s/ Lori Armijo
Jerry E. Aron,
Plaintiff's attorney,
801 Northpoint Parkway, Suite 64,
West Palm Beach, Florida, 33407
November 3, 10, 2023 23-01559K

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 2023CA005830000000
NATIONSTAR MORTGAGE LLC PLAINTIFF, VS.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE, UNKNOWN SPOUSE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE, JASON KRAL, JASON KRAL, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE, MICHAEL SHAFFER, SELINA DENISE REED, JAMES BROXTON, CONNEXUS AND UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,
DEFENDANT(S).
TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE
Last Known Address: 5311 SHADY OAK DR N. LAKE LAND, FL 33810
Current Residence: UNKNOWN
TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERNICE L. LAWRENCE

A/K/A BERNICE LAWRENCE
Last Known Address: DC NUMBER:357530, DADE CI, 19000 SW 377TH ST. FLORIDA CITY, FL 33034
Current Residence: UNKNOWN
TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE
Last Known Address: 250 MIRROR LAKE DR N. ST PETERSBURG, FL 33701
Current Residence: UNKNOWN
TO: UNKNOWN SPOUSE OF BERNICE L. LAWRENCE A/K/A BERNICE LAWRENCE
Last Known Address: 5311 SHADY OAK DR N. LAKE LAND, FL 33810
Current Residence: UNKNOWN
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
LAND SITUATED IN THE COUNTY OF POLK IN THE STATE OF FL
LOT 19 SHADY OAK ESTATES, A SUBDIVISION IN SECTION 31, TOWNSHIP 27 SOUTH, RANGE 23 EAST. POLK COUNTY, FLORIDA. ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 48. PAGE 14. PUBLIC RECORDS OF SAID COUNTY AND STATE: SUBJECT TO RESTRICTIONS WHICH ARE OF RECORD AND SUBJECT TO ONE-QUARTER (1/4) INTEREST OF OIL AND MINERAL RIGHTS OF DEPTHS BELOW 500 FEET
has been filed against you and you are required to serve a copy of your writ-

ten defenses, if any, to it, on Miller, George & Suggs, PLLC, Attorney for Plaintiff, whose address is 210 N. University Drive, Suite 900, Coral Springs, FL 33071, on or before 12/04/2023, within or before 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
WITNESS my hand and the seal of this Court this 27th day of October, 2023.
STACY M. BUTTERFIELD, CPA,
CLERK OF CIRCUIT COURT
As Clerk of the Circuit Court
(SEAL) By: /s/ Lori Armijo
As Deputy Clerk
MILLER, GEORGE & SUGGS, PLLC
Attorney for Plaintiff
210 N. University Drive, Suite 900, Coral Springs, FL 33071
23FL935-0415
November 3, 10, 2023 23-01572K

PUBLISH YOUR LEGAL NOTICE
Call 941-906-9386
or email legal@businessobserverfl.com
Business Observer

FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2023CA005135000000 U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-R3, MORTGAGE-BACKED NOTES, SERIES 2021-R3, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER WHO MAY CLAIM AN INTEREST IN THE ESTATE OF GEORGE BERNARD MC CLOUD, DECEASED, et. al. Defendant(s).

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

described in the mortgage being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

LOT 2 AND W 1/2 LOT 3, BLOCK 1, G.W. MANN'S ADDITION OF SECTION 5, TOWNSHIP 30 SOUTH, RANGE 25 EAST, AS RECORDED IN PLAT BOOK 3, PAGE 17, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 12/4/2023 (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

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

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

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

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 22-069458

November 3, 10, 2023 23-01550K

FIRST INSERTION

NOTICE OF ACTION Count I IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 53-2023-CA-005112-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs. AKIONA ET.AL., Defendant(s).

To: ROY J. AKIONA and NANCY G. AKIONA and FRANCIS J. AKIONA AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF FRANCIS J. AKIONA and EDITH M. AKIONA AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF EDITH M. AKIONA AND all parties claiming interest by, through, under or against Defendant(s) ROY J. AKIONA and NANCY G. AKIONA and FRANCIS J. AKIONA AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF EDITH M. AKIONA and all parties having or claiming to have any right, title or interest in the property herein described:

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

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

tions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 16/0029, Building D ,

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

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

OCT 09 2023 Default Date: 11/15/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Lori Armijo

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

November 3, 10, 2023 23-01556K

FIRST INSERTION

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource Permit application number 877756 from MidFlorida Credit Union Lake Wales in Polk County with Parcel #23-45-24-00-00002.0050. Application received: August 25, 2023. Proposed activity: Financial Institution w/ drive thru. Project Name: MidFlorida Credit Union Lake Wales. Project size: 1.48 acres. Location: Section 23, Township 45 S, Range 24 E, in Polk County. Outstanding Florida Water: No. Aquatic Preserve: No. The application is available for public inspection Monday through Friday at 7601 US. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www.watermatters.org/permits. Interested persons may inspect a copy of the application and submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send written request referencing the permit application number to the Southwest Florida Water Management District, Regulation Bureau, 7601 U.S. Highway 301 North, Tampa, Florida 33637 or submit your request through the District's website at www.watermatters.org. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or 1(800)836-0797, TDD only 1(800)231-6103. November 3, 2023 23-01574K

FIRST INSERTION

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

53-2023-CA-005112-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs. AKIONA ET.AL., Defendant(s). To: FERRELL T. RILEY AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF FERRELL T. RILEY

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

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

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

Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 34/0047, Building F ,

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

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

OCT 09 2023 Default Date: 11/15/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Lori Armijo

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

November 3, 10, 2023 23-01558K

FIRST INSERTION

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

53-2023-CA-005112-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs. AKIONA ET.AL., Defendant(s). To: CAYETANO HERNANDEZ and MARY ANN HERNANDEZ AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF MARY ANN HERNANDEZ

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

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

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

in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 27/0029, Building D ,

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

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

OCT 09 2023 Default Date: 11/15/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Lori Armijo

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

November 3, 10, 2023 23-01555K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2019CA003094000000 PENNYMAC LOAN SERVICES, LLC; Plaintiff, vs. ROBERT SPANGLER II, ROBERT SPANGLER, ET.AL.; Defendants

NOTICE IS GIVEN that, in accordance with the Order on Plaintiff's Motion to Reopen case and Reschedule Foreclosure Sale dated October 2, 2023 in the above-styled cause, I will sell to the highest and best bidder for cash beginning at 10:00 AM at http://www.polk.realforeclose.com , on November 7, 2023, the following described property: LOTS 473 AND 474 OF SOUTH LAKE WALES UNIT NUMBER SIX, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 43, PAGE 1, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 247 JEFFERSON ST, LAKE WALES, FL 33859

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS

MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

Andrew Arias, Esq. FBN: 89501 Attorneys for Plaintiff Marinosis Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954) 644-8704; Fax: (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com MLG No.: 19-02288 Oct. 27; Nov. 3, 2023 23-01517K

SECOND INSERTION

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

CASE NO. 2023CA005404000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2006-8, ASSET-BACKED CERTIFICATES, SERIES 2006-8, PLAINTIFF, VS. CHERYL LYNN REESE A/K/A CHERYL L. REESE, ET AL. DEFENDANT(S).

To: Unknown Tenant #1 RESIDENCE: UNKNOWN LAST KNOWN ADDRESS: 126 Marjorie Avenue, Auburndale, FL 33823 To: Unknown Tenant #2 RESIDENCE: UNKNOWN LAST KNOWN ADDRESS: 126 Marjorie Avenue, Auburndale, FL 33823

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

Lot 13, Block A, Caldwell Estates, according to the plat thereof, as recorded in Plat Book 37, page 28, 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 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 11/27/23 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: 10/19/2023 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 #: 19-001180/2023CA00540 4000000/SPS Oct. 27; Nov. 3, 2023 23-01521K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION Case #: 2022CA002830000000 DIVISION: 8

Trust Bank, successor by merger to SunTrust Bank Plaintiff, vs.- Bobby E. Hall; Unknown Spouse of Bobby E. Hall; 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. 2022CA002830000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Trust Bank, successor by merger to SunTrust Bank, Plaintiff and Bobby E. Hall 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 November 17, 2023, the following described property as set forth in said Final Judgment, to-wit:

LOTS 27 AND 28, BLOCK 19, SHORE ACRES, ACCORD-

ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 7, PAGE(S) 15, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: LOGS LEGAL GROUP LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 22-327005 FCO1SUT Oct. 27; Nov. 3, 2023 23-01522K

SECOND INSERTION

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

CIVIL DIVISION Case #: 532023CA000036000000 DIVISION: 11 Nationstar Mortgage LLC Plaintiff, vs.- Lillian Garcia; Unknown Spouse of Lillian Garcia; Poinciana Village Three Association, Inc.; Association of Poinciana Villages, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 532023CA000036000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Nationstar Mortgage LLC, Plaintiff and Lillian Garcia 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 December 1, 2023, the following described property as set forth in said Final Judgment, to-wit:

LOT 13, BLOCK 103, POINCIANA, NEIGHBORHOOD 3,

VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 52, PAGE(S) 19-31, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: LOGS LEGAL GROUP LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 22-327483 FCO1 CXP Oct. 27; Nov. 3, 2023 23-01523K

SECOND INSERTION

NOTICE OF SALE IN THE COUNTY COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2022-CC-004192
LAKE LUCERNE PROPERTY OWNERS ASSOCIATION, INC., a not-for-profit Florida corporation, Plaintiff, vs. LOURDES M. TORRES; JOSE A. MEDINA; AND UNKNOWN TENANT(S), Defendants.
 NOTICE IS HEREBY GIVEN that, pursuant to the Final Judgment entered in this cause, in the County Court of Polk County, Florida, Stacy Butterfield Clerk of Court, will sell all the property situated in Polk County, Florida described as:

Lot 176 of LAKE LUCERNE PHASE 1, according to the Plat thereof as recorded in Plat Book 165, Page(s) 46, of the Public Records of Polk County, Florida, and any subsequent amendments to the aforesaid.
 A/K/A 263 Lake Lucerne Way, Winter Haven, FL 33881
 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 November 13, 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 JUDGMENT.

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

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

MANKIN LAW GROUP
 By **BRANDON K. MULLIS, ESQ.**
 Attorney for Plaintiff
 E-Mail: Service@MankinLawGroup.com
 2535 Landmark Drive, Suite 212
 Clearwater, FL 33761
 (727) 725-0559
 FBN: 23217
 Oct. 27; Nov. 3, 2023 23-01509K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
 GENERAL JURISDICTION
 DIVISION
CASE NO. 2023CA004086000000
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. TROY D. GODSHALL A/K/A TROY GODSHALL, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 09, 2023, and entered in 2023CA004086000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and TROY D. GODSHALL A/K/A TROY GODSHALL; THE UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 13, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 7, CHERRY HILL, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 91, PAGE(S) 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 8547 CHERRY HILL DR, LAKELAND, FL 33810
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 24 day of October, 2023.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
 Attorney for Plaintiff
 6409 Congress Ave., Suite 100
 Boca Raton, FL 33487
 Telephone: 561-241-6901
 Facsimile: 561-997-6909
 Service Email: flmail@raslg.com
 By: /s/ Danielle Salem
 Danielle Salem, Esquire
 Florida Bar No. 0058248
 Communication Email: dsalem@raslg.com
 22-065473 - NaC
 Oct. 27; Nov. 3, 2023 23-01536K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY
 GENERAL JURISDICTION
 DIVISION
CASE NO. 2023CA005120000000
ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., Plaintiff, vs. THOMAS BALLI A/K/A THOMAS CHRISTOPHER BALLI, et al., Defendant.

To: **HALEY BRYANT BALLI A/K/A HALEY CREE BRYANT BALLI A/K/A HALEY BALLI**
 1359 PRIMROSE CT, LAKELAND, FL 33811
UNKNOWN SPOUSE OF HALEY BRYANT BALLI A/K/A HALEY CREE BRYANT BALLI A/K/A HALEY BALLI
 1359 PRIMROSE CT, LAKELAND, FL 33811
 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN

YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 15, WILDWOOD I, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 79, PAGE(S) 13 AND 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to file a copy of your written

defenses, if any, to it on Sara Collins, Esq., McCalla Raymer Leibert Pierce, LLC, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 11/29/2023 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 23rd day of October, 2023.
 Stacy M. Butterfield
 CLERK OF THE CIRCUIT COURT
 As Clerk of the Court
 (SEAL) BY: /s/ Lori Armijo
 Deputy Clerk
MCCALLA RAYMER LEIBERT PIERCE, LLC
 225 East Robinson Street, Suite 155,
 Orlando, FL 32801
 Phone: (407) 674-1850
 Fax: (321) 248-0420
 Email: AccountsPayable@mccalla.com
 23-06399FL
 Oct. 27; Nov. 3, 2023 23-01534K

SECOND INSERTION

NOTICE OF ONLINE PARTITION SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
 CIVIL DIVISION
Case No: 23-CA-3536
MICHAEL S. STEFFEN, AS TRUSTEE ONLY UNDER THE FATHER B LAND TRUST DATED APRIL 22, 2022; Plaintiff, vs. THE ESTATE OF LORNA JUNE SMITH (now known as ANTHONY BOND and ERIC BOND); Defendants.

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

Lot 11, Block 4, BROOKHAVEN VILLAGE, according to the map or plat thereof as recorded in Plat Book 71, Page 46, of the Public Records of Polk County, Florida. Together with that certain mobile home described as a 1983 TWIN with VIN T24715034A and T24715034B.
 Aka: 6434 Jacaranda Ave NE WINTER HAVEN FL 33881-9692
 Parcel No: 26-28-01-521030-004110

the Clerk of the Court for Polk County, Stacy M. Butterfield, shall sell the subject property to the highest bidder for cash at public sale on November 17, 2023, at 10:00 A.M. after having first given notice as required by Section 45.031, Florida Statutes. The judicial sale will be conducted electronically online at the following website: http://

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.: 53-2022-CA-002276
U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, WILHELMINA HINDS, DECEASED, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 24, 2023, and entered in Case No. 53-2022-CA-002276 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, Wilhelmina Hinds, deceased, Alberto Francisco Rivera, Association of Poinciana Villages, Inc., Florida Housing Finance Corporation, Poinciana Village Seven Association Inc., 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 November 22, 2023 the following

described property as set forth in said Final Judgment of Foreclosure: LOT 9, BLOCK 1000, POINCIANA NEIGHBORHOOD 4 VILLAGE 7, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 53, PAGE(S) 4 THROUGH 18, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 A/K/A 1711 PILCHARD DR POINCIANA FL 34759
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 25 day of October, 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 - 22-004092
 Oct. 27; Nov. 3 2023 23-01543K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2022-CA-002989
BELLA VERANO HOMEOWNERS ASSOCIATION, INC. a Florida not-for-profit corporation, Plaintiff, vs. LINDA M. TORO, individually; UNKNOWN SPOUSE OF LINDA M. TORO N/K/A ISAAC TORO; ALL UNKNOWN TENANTS/OWNERS N/K/A AVILES MARCOS Defendants.

NOTICE is hereby given pursuant to a Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, dated October 17, 2023, and entered in Case Number: 2022-CA-002989, of the Circuit Court in and for Polk County, Florida, wherein BELLA VERANO-HOMEOWNERS ASSOCIATION, INC., is the Plaintiff, and LINDA M. TORO, individually; UNKNOWN SPOUSE OF LINDA M. TORO N/K/A ISAAC TORO; and ALL UNKNOWN TENANTS/OWNERS N/K/A AVILES MARCOS; are the Defendants, the Polk County Clerk of the Court will sell to the highest and best bidder for cash, by electronic sale on-line at www.polk.realforeclose.com, beginning at 10:00 o'clock A.M. on the 19th day of December, 2023 the following described property as set forth in said Summary Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, to-wit:

Property Address: 365 Casa Verano Lane, Davenport, Florida 33897
 Property Description: Lot 93, BELLA VERANO, according to the Plat thereof as

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

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

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

Dated this 19th day of October, 2023.
 Plaintiff's Attorney:
 /s/ Natalia Ouellette-Grice
 Natalia Ouellette-Grice, Esq.
 Florida Bar Number: 68905
 LCO Law LLC
 2901 W. Busch Blvd.
 Suite 805
 Tampa, Florida 33618
 Phone: 813-480-2106
 E-Service: natalia@lcolawfl.com
 Secondary E-Service:
 Alexander.maldonado@lcolawfl.com
 Oct. 27; Nov. 3, 2023 23-01507K

SECOND INSERTION

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

2023-CA-00558-0000000
SARA FUENTES, the Trustee of the Special Needs Trust of BRIGITTE D. CARNLEY Plaintiff, v. TAYLOR ZIEHR, MALLORY ZIEHR, AND BRIGITTE D. CARNLEY Defendants.

TO: TAYLOR ZIEHR, MALLORY ZIEHR, AND BRIGITTE D. CARNLEY
 YOU ARE NOTIFIED that a Complaint for Judicial Modification of First-Party Special Needs Trust to Correct Scrivener's Error 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:

Elliott V. Mitchell, Esquire,
 500 South Florida Avenue,
 Suite 800,
 Lakeland, Florida 33801
 within thirty (30) days from the first date of publication, to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve

and file written defenses as required may result in a judgment or order for the relief demanded in the petition, without further notice.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled 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 18th day of October 2023.

Default Date: 11/24/2023
STACY M. BUTTERFIELD
 POLK COUNTY, FL
 CLERK OF THE COURT
 (SEAL) BY: /s/ Lori Armijo
 As Deputy Clerk

Elliott V. Mitchell, Esquire,
 500 South Florida Avenue,
 Suite 800,
 Lakeland, Florida 33801
 Oct. 27; Nov. 3, 10, 17, 2023

23-01501K

SECOND INSERTION

NOTICE OF ACTION FOR MOBILE HOME FORECLOSURE IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.:

2023CC-002860-0000-00
ROUTE 27 ASSOCIATES, LTD and SUN COMMUNITIES OPERATING LIMITED PARTNERSHIP, collectively d/b/a The Ridge, Plaintiffs, vs. STEVEN YORK SILVA, Defendant.

TO: Steven York Silva
 142 Sunset Ridge Loop
 Lot No. 395
 Davenport, Florida 33897

YOU ARE NOTIFIED that an action for foreclosure has been filed against you with respect to the mobile home personal property more particularly described as the:

2004 HMMT mobile home bearing vehicle identification numbers FLHMB177150595A and FLHMB177150595B and you are required to serve a copy of your written defenses, if any, to it on Brian C. Chase, Esq., Plaintiff's attorney, whose address is 3902 N. Marguerite Street, Tampa, Florida 33603, ON OR BEFORE A DATE WHICH IS WITHIN 30 DAYS OF 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. If you fail to do so, a default may be entered against you for the relief demanded in the action.

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 Stacy M. Butterfield, as Clerk of the Circuit Court and Comptroller, and the seal of said Court, at the Courthouse at Polk County, Florida.

Dated: OCT 03 2023
 Default Date: 11/09/2023

STACY M. BUTTERFIELD
 Polk County Clerk of Court
 (SEAL) BY: /s/ Ascension Nieves
 Deputy Clerk

Brian C. Chase, Esq.,
 Plaintiff's attorney
 3902 N. Marguerite Street,
 Tampa, Florida 33603
 Oct. 27; Nov. 3, 2023 23-01511K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2023-CA-004371
WALDEN USA INVESTMENTS, INC., Plaintiff, vs. CASEY INGOLE; UNKNOWN SPOUSE OF CASEY INGOLE; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS, Defendants.

TO: ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS, DEFENDANTS.

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida:

THE SOUTH ONE-HALF of the following described parcel: The West 14 feet of Lot 37 and all of Lots 38 through 46, inclusive, and the North 28 feet of Lot 47 in GIBSONIA UNIT NO. 14, as shown by Map or Plat thereof, recorded in the Office of the Clerk of the Circuit Court in and for Polk County, Florida, in Plat Book 11, Page 30, LESS Road Right-of-Way for State Road 35 and 700 (U.S. 98). LESS Begin at the Northeast corner of the above described parcel; thence run South 90 degrees 00 minutes 00 seconds West along the North line of said parcel, 315.70 feet; thence run South 09 degrees 08 minutes 55 seconds East, 56.91 feet; thence run South 00 degrees 39 minutes 28 seconds West, 86.28 feet to the South line of said parcel; thence run South 89 degrees 56 min-

utes 55 seconds East, along said South line, 306.03 feet to the Southeast corner of said parcel; thence run North 00 degrees 00 minutes 00 seconds West along the East line of said parcel, 142.75 feet to the Point of Beginning, TOGETHER WITH an easement for ingress and egress over the Southerly 10 feet of the North one-half of the above described parcel. AND SUBJECT TO an easement for ingress and egress over the Northerly 10 feet of this South one-half.

Parcel ID No.: 23-27-24-008500-000432
 Property Address: 5615 Highway 98 North, Lakeland, Florida 33809

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801, on or before November 23, 2023, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

DATE: 10/17/2023
STACY M. BUTTERFIELD
 Clerk of the Court
 By: Deputy Clerk

Gregory A. Sanoba, Esquire
 Florida Bar No. 955930
 greg@sanoba.com
 THE SANOMA LAW FIRM
 422 South Florida Avenue
 Lakeland, Florida 33801
 Telephone: 863/683-5353
 Facsimile: 863/683-2237
 Oct. 27; Nov. 3, 2023 23-01502K



Who benefits from legal notices?

You do. Legal notices are required because a government body or corporation wants to take action that can affect individuals and the public at large.

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

SECOND INSERTION

NOTICE OF ADMINISTRATION IN THE CIRCUIT COURT FOR THE 10th JUDICIAL DISTRICT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
FILE NO.:
53-2022-CP-002644-0000-XX14
IN RE: ESTATE OF HULSE, LENORE ALBERTA, Deceased.

The administration of the estate of Lenore Alberta Hulse, Deceased, File No. 2022-CP-002644, is pending in the Circuit Court in and 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 INTERESTED PERSONS ARE NOTIFIED THAT:

All persons on whom this notice is served who have objections that challenge the validity of the will, the qualifications of the personal representative, venue, or jurisdiction of this Court are required to file their objections with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AF-

TER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
 All creditors of the decedent and other persons having claims or demands against the decedent's estate on whom a copy of this notice is served within three months after the date of the first publication of this notice must file their claim with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

Personal Representative:
Wakenda Bleil
 501 Sawtooth Oak Drive
 Landis, NC 28088
 Attorney for Personal Representative:
 James P Demetriou, FL Bar #336629
 3208 E Colonial Drive, #284
 Orlando, FL 32803
 407-377-7730
 jim@demetrioulaw.com
 Oct. 27; Nov. 3, 2023 23-01537K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 23-CP-3455
IN RE: ESTATE OF LUIS GERARDO MEJIA MEJIA, Deceased.

The administration of the estate of LUIS GERARDO MEJIA MEJIA, deceased, whose date of death was April 3, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is: October 27, 2023.

IRENE MEJIA DE MEJIA
Personal Representative
 59 Blackjack Avenue
 Frostproof, FL 33843
 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
 Oct. 27; Nov. 3, 2023 23-01514K

SECOND INSERTION

NOTICE TO CREDITORS (summary administration) IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case Number
53-2023-CP-002151-0000-XX
IN RE: Estate of ROVERDA G. VULNER Deceased

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of Roverda G. Vulner, deceased, File Number 53-2023-CP-002151-0000-XX, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, FL 33831; that the decedent's date of death was November 16, 2022; that the total value of the estate is \$39,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

NAME ADDRESS
 The Vulner Family Revocable Living Trust dated March 26, 2004, with Randall P. Bratcher as Successor Trustee

31223 Tyndall Road
 Zephyrhills, FL 33545
 ALL INTERESTED PERSONS ARE NOTIFIED THAT:
 All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this Court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

The date of the first publication of this Notice is October 27, 2023.

Person Giving Notice:
Randall P. Bratcher
 31223 Tyndall Road
 Zephyrhills, FL 33545
 WIDERMAN MALEK, PL
 Attorney for Person Giving Notice:
 Scott C. Dixon, Esquire
 Florida Bar Number 0109797
 1990 W. New Haven Ave.,
 Suite 201
 Melbourne, FL 32904
 321-255-2332
 Email: sdixon@USLegalTeam.com
 Oct. 27; Nov. 3, 2023 23-01544K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 532023CP0031780000XX
IN RE: ESTATE OF DOVIE MAE WILSON, Deceased.

The administration of the estate of DOVIE MAE WILSON, deceased, whose date of death was April 26, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 300 W Church St, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is: October 27, 2023.

SHANNON WILSON
Personal Representative
 152 Liberty Trail
 Frostproof, FL 33843
 Eric R. Severson
 Attorney for Personal Representative
 Florida Bar No. 23243
 Burns & Severson, P.A.
 P.O. Box 349
 West Palm Beach, FL 33402
 Telephone: 561-687-2003
 Email: ers@burnsandseverson.com
 Secondary Email:
 charlene@burnsandseverson.com
 Oct. 27; Nov. 3, 2023 23-01504K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2023CP0037700000XX
Division: PROBATE
IN RE: THE ESTATE OF IRENE LITWIN Deceased.

The administration of the estate of Irene Litwin, deceased, whose date of death was July 26, 2023, is pending in the Tenth Circuit Court for Polk County, Florida, Probate Division, the address of which is:

255 N. Broadway Avenue, Bartow, FL 33830-3912.

The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 27, 2023.

/s/ **Joyce Helene Holliday**
Joyce Helene Holliday, Petitioner
 /s/ Elizabeth C. Rich, Esq.
 Elizabeth C. Rich, Esq.
 Co-Counsel for Joyce Helene Holliday
 Florida Bar Number: 1036018
 Patriot Legal Group
 871 Outer Road Suite B
 Orlando, FL 32814
 Telephone: (407) 737-7222
 E-Mail: liz@patriotlegal.com
 Secondary E-Mail:
 service@patriotlegal.com
 Oct. 27; Nov. 3, 2023 23-01540K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2023CP0024670000XX
Division 14
IN RE: ESTATE OF WILLIAM EARL CARTER, Deceased.

The administration of the estate of WILLIAM EARL CARTER, deceased, whose date of death was May 29, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is: October 27, 2023.

TARA KELLY
Personal Representative
 1527 North Avenue
 Round Lake Beach, IL 60073
 Mark D. McWilliams, Esq.
 Attorney for Personal Representative
 Florida Bar No. 174424
 Kaleel & Associates
 54 NE Fourth Avenue
 Delray Beach, FL 33483
 Telephone: (561) 279-4201
 Facsimile: (561) 278-9462
 Email: MMcWilliams@kmpka.com
 Secondary Email:
 Courtfiling@kmpka.com
 Oct. 27; Nov. 3, 2023 23-01542K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2023CP003564
Division Probate
IN RE: ESTATE OF JANICE MARY STAPLETON a/k/a JANICE STAPLETON Deceased.

The administration of the Estate of Janice Mary Stapleton a.k.a. Janice Stapleton, deceased, whose date of death was April 5, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

All other creditors of the Decedent

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

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

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

The date of first publication of this notice is October 27, 2023.

Personal Representative:
Kurt Raymond Costello
 697 Grand Canal Drive
 Kissimmee, Florida 34759
 Attorney for Personal Representative:
 Daniel S. Henderson
 E-mail Addresses:
 dan@hendersonsachs.com,
 michael@hendersonsachs.com
 Florida Bar No. 725021
 Henderson Sachs, PA
 8240 Exchange Drive Ste. C6
 Orlando, Florida 32809
 Telephone: (407) 850-2500
 Oct. 27; Nov. 3, 2023 23-01515K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2023-CP-003850
Division Probate
IN RE: ESTATE OF BEVERLY M. APARO Deceased.

The administration of the Estate of Beverly M. Aparo, deceased, whose date of death was February 25, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

All other creditors of the Decedent

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

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

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

The date of first publication of this notice is October 27, 2023.

Personal Representative:
Jeffrey A. Jones
 451 Palencia Place
 Davenport, Florida 34741
 Attorney for Personal Representative:
 Andrew Berland, Esq.
 E-mail Addresses:
 andrew@hendersonsachs.com,
 michael@hendersonsachs.com
 Florida Bar No. 84030
 Henderson Sachs, PA
 8240 Exchange Drive Ste. C6
 Orlando, Florida 32809
 Telephone: (407) 850-2500
 Oct. 27; Nov. 3, 2023 23-01541K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No.
53-2023-CP-003859-0000-XX
IN RE: ESTATE OF JOHN EDWARD NANCE Deceased.

The administration of the estate of John Edward Nance, deceased, whose date of death was July 4, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is October 27, 2023.

Personal Representative:
Judy Nance-Mathis
 6109 High Glen Drive
 Lakeland, Florida 33813
 Attorney for Personal Representative:
 Mark G. Turner, Esquire
 Florida Bar Number: 794929
 Straughn & Turner, P.A.
 Post Office Box 2295
 Winter Haven, Florida 33883-2295
 Telephone: (863) 293-1184
 Fax: (863) 293-3051
 E-Mail: mturner@straughtnturner.com
 Secondary E-Mail:
 ahall@straughtnturner.com
 Oct. 27; Nov. 3, 2023 23-01529K

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.
2023-CA-004438-000000
US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, Plaintiff, vs.

JENNIFER LEANN GREEN; GLENDA WALKER; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION,

OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated October 13, 2023, and entered in Case No. 2023-CA-004438-000000 of the Circuit Court in and for Polk County, Florida, wherein US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST is Plaintiff and JENNIFER LEANN GREEN; GLENDA WALKER; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED

DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on November 27, 2023, the following described property as set forth in said Order or Final Judgment, to-wit:

COMMENCE AT THE SE CORNER OF THE SE 1/4 OF THE NW 1/4 OF SECTION 27, TOWNSHIP 07 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, RUN THENCE WEST ALONG THE SOUTH BOUNDARY OF SAID SE 1/4 OF THE NW 1/4, 437.32 FEET TO THE POINT OF BE-

GINNING, THENCE NORTH 01°29'32" WEST, 222.00 FEET; THENCE NORTH 33°59'04" WEST, 283.00 FEET; THENCE NORTH 89°59'04" WEST, 155.00 FEET; THENCE SOUTH 00°00'56" WEST, 122.00 FEET; THENCE NORTH 89°59'04" WEST, 101.00 FEET; THENCE SOUTH 05°17'26" WEST, 334.08 FEET TO A POINT ON THE SOUTH BOUNDARY OF SAID SE 1/4 OF THE NW 1/4; THENCE EAST ALONG THE SAID SOUTH BOUNDARY, 450.75 FEET TO THE POINT OF BEGINNING, LESS ROAD RIGHT-OF-WAY FOR HINSON AVENUE.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN

THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

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, Bar-

tow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED October 19, 2023.
 By: /s/ Ian Dolan
 Ian C. Dolan
 Florida Bar No.: 757071
 Roy Diaz, Attorney of Record
 Florida Bar No. 767700
 Diaz Anselmo & Associates, P.A.
 Attorneys for Plaintiff
 499 NW 70th Ave., Suite 309
 Fort Lauderdale, FL 33317
 Telephone: (954) 564-0071
 Facsimile: (954) 564-9252
 Service E-mail: answers@dallegal.com
 1496-192395 / BJB
 Oct. 27; Nov. 3, 2023 23-01508K

SAVE TIME

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FLORIDA'S NEWSPAPER FOR THE C-SUITE

Business Observer

1/20/2006_433

SECOND INSERTION

NOTICE TO SHOW CAUSE AND NOTICE OF SUIT IN THE CIRCUIT COURT IN AND FOR THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION NO.: 2023-CA-005745
PARCEL NO.: 100AB

STATE OF FLORIDA
DEPARTMENT OF TRANSPORTATION,
Petitioner, vs
FLEETWING CORPORATION, A FLORIDA CORPORATION; DAVID RICKETTS; HARRIS AND COMPANY, INC., A FLORIDA CORPORATION; WRIGHT GRINER; JOE G. TEDDER, TAX COLLECTOR
Defendants,
STATE OF FLORIDA TO:
Wright Griner
14004 Citrus Pointe Drive
Tampa, FL 33625

To all said Defendants who are living, and if any or all Defendants are deceased, the unknown spouse, heirs, devisees, grantees, creditors, lienors, or other parties claiming by, through, under, or against any such deceased defendant or defendants, if alive, and, if dead, their unknown spouse, heirs, devisees, legatees, grantees, creditors, lienors, or other parties claiming by, through, under, or against any such deceased Defendant or Defendants, and all other parties having or claiming to have any right, title, or interest in and to the property described in the Petition, to wit:

F.P. NO. 4449061
SECTION 16011-000 STATE ROAD 572 (DRANE FIELD ROAD) POLK COUNTY DESCRIPTION
PARCEL 100
ESTATE OR INTEREST TO BE OBTAINED: FEE SIMPLE - RIGHT OF WAY

A) That portion of Lot 22, Waring Estates, Inc., an unrecorded subdivision lying in Section 3, Township 29 South, Range 23 East, Polk County, Florida. Being described as follows: Commence at the northeast corner of the northwest 1/4 of said Section 3; thence along the east line of said northwest 1/4, South 00°21'20" East a distance of 1.29 feet to the survey baseline of State Road 572 (Drane Field Road); thence along said survey baseline South 89°49'12" West a distance of 374.57 feet; thence South 00°10'48" East a distance of 59.63 feet to an intersection of the south existing right of way line of said State

Road 572 (per Official Records Book 5255, Page 2164, Public Records of Polk County, Florida) and the west existing Polk County right of way line of Waring Road (per Official Records Book 5010, Page 868, Public Records of Polk County, Florida) for a POINT OF BEGINNING; thence along said west existing Polk County right of way line South 00°12'09" East a distance of 421.45 feet to the south line of said Lot 22; thence along said south line, South 89°50'12" West a distance of 11.50 feet; thence North 02°20'08" West a distance of 174.15 feet; thence North 07°57'55" West a distance of 90.38 feet; thence North 77°06'11" East a distance of 13.14 feet to the beginning of a curve having a radius of 281.00 feet; thence along the arc of said curve to the left a distance of 60.81 feet through a central angle of 12°24'00" with a chord bearing North 10°45'53" West to the end of said curve; thence North 65°54'11" West a distance of 54.15 feet to the beginning of a curve having a radius of 381.00 feet; thence along the arc of said curve to the left a distance of 47.83 feet through a central angle of 48°56'17" with a chord bearing North 41°26'02" West to the end of said curve; thence North 65°54'11" West a distance of 54.15 feet to the beginning of a curve having a radius of 381.00 feet; thence along the arc of said curve to the left a distance of 110.76 feet through a central angle of 16°39'21" with a chord bearing North 74°13'51" East to the end of said curve; thence North 00°18'37" West a distance of 7.67 feet to said south existing right of way line; thence along said south existing right of way line North 89°49'59" East a distance of 262.64 feet to the POINT OF BEGINNING. Containing 15,960 square feet ALSO

B) That portion of Lot 22, Waring Estates, Inc., an unrecorded subdivision lying in Section 3, Township 29 South, Range 23 East, Polk County, Florida. Being described as follows: Commence at the northeast cor-

ner of the northwest 1/4 of said Section 3; thence along the east line of said northwest 1/4, South 00°21'20" East a distance of 1.29 feet to the survey baseline of State Road 572 (Drane Field Road); thence along said survey baseline South 89°49'12" West a distance of 637.19 feet; thence South 00°10'48" East a distance of 67.23 feet for a POINT OF BEGINNING; thence North 87°26'06" East a distance of 22.32 feet to the beginning of a curve having a radius of 148.00 feet; thence along the arc of said curve to the right a distance of 25.85 feet through a central angle of 10°00'22" with a chord bearing South 87°33'43" East to the end of said curve; thence North 65°54'11" East a distance of 54.15 feet to the beginning of a curve having a radius of 381.00 feet; thence along the arc of said curve to the right a distance of 110.76 feet through a central angle of 16°39'21" with a chord bearing South 74°13'51" East to the end of said curve; thence South 77°06'11" West a distance of 50.29 feet; thence North 65°17'49" West a distance of 216.17 feet; thence North 00°18'37" West a distance of 67.49 feet to the POINT OF BEGINNING. Containing 23,053 square feet.

You are each notified that the Petitioner filed its Petition and its Declaration of Taking in this Court against you as Defendants, seeking to condemn by eminent domain proceedings the above described property located in the State of Florida, County of Polk.

You are further notified that a Pre-Order of Taking Case Management Conference has been set before the Honorable Ellen Masters, one of the Judges of this Court, on the 30th day of January A.D., 2024, at 9:00 A.M., Polk County Courthouse, 255 North Broadway, Bartow, Florida, at which time an Order of Taking will be entered if all parties are in agreement or if no

hearing has been requested. All parties are required to attend the Pre-Order of Taking Case Management Conference.

The Defendants, and any other persons claiming any interest in the property described, are notified that the Petitioner will apply to the Honorable Ellen Masters, one of the Judges of this Court, on the 13th day of February, A.D., 2024, at 9:00 A.M., Polk County Courthouse, 255 North Broadway, Bartow, Florida 33830 for an Order of Taking hearing in this cause. All Defendants to this suit may request a hearing at the time and place designated and be heard. Any Defendant failing to file a request for hearing shall waive any right to object to the Order of Taking.

AND
Each defendant is hereby required to serve written defenses, if any, and request a hearing, if desired, to said Petition:

DEPARTMENT OF TRANSPORTATION
Post Office Box 1249
Bartow, Florida 33831
C/O Chris Paulus
Assistant General Counsel
(863) 519-2623
Florida Bar No.: 0484695
on or before the 30th day of December, A.D., 2023, and file the originals with the Clerk of this Court on that date, to show cause what right, title, interest, or lien you or any of you have in and to the property described in the Petition and to show cause, if any you have, why the property should not be condemned for the uses and purposes set forth in the Petition. If you fail to answer, a default may be entered against you for the relief demanded in the Petition. If you fail to request a hearing on the Petition for Order of Taking you shall waive any right to object to said Order of Taking.

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

WITNESS MY HAND AND SEAL of said Court on the day of 10/20/2023.
CLERK OF THE CIRCUIT COURT
BY: Dianna L. Mahaney
Deputy Clerk
(S E A L)
Oct. 27; Nov. 3, 2023 23-01525K

SECOND INSERTION

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

Case #: 2023CC005198000000
Trust Bank, successor by merger to SunTrust Bank
Plaintiff, -vs-
Frances M. Palau a/k/a Frances L. Palau; Arlette C. Varela a/k/a Arlette Varela; Maria Antonieta DeSouza; Luis Joel Miranda; Emmanuel Josue Miranda; Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Norma Rivera a/k/a Norma Esther Rivera a/k/a Norma E. Rivera a/k/a Norma Esther Mendez, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Louise Mendez-Flores, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Elizabeth Flores; Unknown Spouse of Frances M. Palau a/k/a Frances L. Palau; Unknown Spouse of Arlette C. Varela a/k/a Arlette Varela; Unknown Spouse of Maria Antonieta DeSouza; Unknown Spouse of Luis Joel Miranda; Unknown Spouse of Emmanuel Josue Miranda;

Unknown Spouse of Elizabeth Flores; Florida Housing Finance Corporation; City of Lakeland, Florida; Clerk of Circuit Court of Polk County, Florida; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s).

TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Norma Rivera a/k/a Norma E. Rivera a/k/a Norma Esther Mendez, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Elizabeth Flores; Unknown Spouse of Frances M. Palau a/k/a Frances L. Palau; Unknown Spouse of Arlette C. Varela a/k/a Arlette Varela; Unknown Spouse of Maria Antonieta DeSouza; Unknown Spouse of Luis Joel Miranda; Unknown Spouse of Emmanuel Josue Miranda; Residence unknown, if living, includ-

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

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

LOT 28, LAKE RIDGE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 122, PAGES 14 AND 15, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. more commonly known as 1155 North Florence Avenue, Lakeland, FL 33805.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 2424 North Federal Highway, Suite

360, Boca Raton, FL 33431, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before with service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of this Court on the 9th day of October, 2023.
Default Date: 11/15/2023

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

LOGS LEGAL GROUP LLP,
Attorneys for Plaintiff,
2424 North Federal Highway,
Suite 360,
Boca Raton, FL 33431
23-329253 FC01 SUT
Oct. 27; Nov. 3, 2023 23-01528K

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.

532023CA004394000000
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE TRUMAN 2021 SC9 TITLE TRUST, Plaintiff, vs.
ANGELA VERONICA WILSON; STATE OF FLORIDA; POLK COUNTY, FLORIDA CLERK OF THE COUNTY/CIRCUIT COURT; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated September 28, 2023, and entered in Case No. 532023CA004394000000 of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE TRUMAN 2021 SC9 TITLE TRUST is Plaintiff and ANGELA VERONICA WILSON; STATE OF FLORIDA; POLK COUNTY, FLORIDA CLERK OF THE COUNTY/CIRCUIT COURT; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, at 10:00 a.m., on November 13, 2023, the following described property as set forth in said Final Judgment, to-wit:

COMMENCE AT THE NORTHWEST CORNER OF THE

NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 06, TOWNSHIP 30 SOUTH, RANGE 25 EAST, THENCE RUN SOUTH 25 FEET TO A CONCRETE MONUMENT, THENCE EAST 114.29 FEET, THENCE SOUTH 130 FEET FOR A POINT OF BEGINNING, THENCE CONTINUE SOUTH 65 FEET, THENCE EAST 102 FEET, THENCE NORTH 65 FEET, THENCE WEST 102 FEET TO THE POINT OF BEGINNING.

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

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

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 October 11, 2023.
By: /s/ Lisa Woodburn
Lisa A. Woodburn
Florida Bar No.: 11003
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1460-192051 / TMI
Oct. 27; Nov. 3, 2023 23-01503K

SECOND INSERTION

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

Case No. 2023CA005681000000
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
SARAH VAN GRONINGEN A/K/A SARAH ANN VAN GRONINGEN A/K/A SARAH A. VAN GRONINGEN A/K/A SARA A. YOUNG, et al.,
Defendant.

To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST JEANETTE LITTLER YOUNG, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS
11410 ROCKRIDGE RD.
LAKELAND, FL 33809

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

LOT 26, ROCKRIDGE RANCHETTES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 74, PAGE 40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, INCLUDING THAT 2006 ANNIVERSARY MOBILE HOME WITH VIN NOS. GAF-L575A77406AV21 AND GAF-L575B77406AV21.

has been filed against you and you are

required to serve a copy of you written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Jamie Juster, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before 11/24/2023, a date which is within thirty (30) days after the first publication of this Notice in and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint.

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

WITNESS my hand and seal of this Court this 18th day of October, 2023.

Stacy M. Butterfield
Clerk of the Court
(SEAL) By: /s/ Kenleigh Mathis
As Deputy Clerk

Submitted by:
MCCALLA RAYMER LEIBERT
PIERCE, LLC
225 East Robinson Street, Suite 155,
Orlando, FL 32801
Phone: (407) 674-1850
Email: AccountsPayable@mccalla.com
23-05639FL
Oct. 27; Nov. 3, 2023 23-01526K

SECOND INSERTION

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

GENERAL JURISDICTION
DIVISION

CASE NO. 2023CA005681000000
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
SARAH VAN GRONINGEN A/K/A SARAH VAN GRONINGEN A/K/A SARAH ANN VAN GRONINGEN A/K/A SARAH A. VAN GRONINGEN A/K/A SARA A. YOUNG, et al.,
Defendant.

To: UNKNOWN SPOUSE OF SARAH VAN GRONINGEN A/K/A SARAH VAN GRONINGEN A/K/A SARAH ANN VAN GRONINGEN A/K/A

SARAH A. VAN GRONINGEN A/K/A SARA A. YOUNG
11410 ROCKRIDGE RD, LAKELAND, FL 33809

LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN
YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit:
LOT 26, ROCKRIDGE RANCHETTES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 74, PAGE 40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, INCLUDING THAT 2006 ANNIVERSARY MOBILE HOME WITH VIN NOS. GAF-L575A77406AV21 AND GAF-L575B77406AV21.

has been filed against you and you are

required to file a copy of your written defenses, if any, to it on Jamie Juster, Esq., McCalla Raymer Leibert Pierce, LLC, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 11/24/2023 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

ation if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of this Court this 18th day of October, 2023.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
As Clerk of the Court
(SEAL) BY: /s/ Lori Armijo
Deputy Clerk

MCCALLA RAYMER LEIBERT
PIERCE, LLC
225 East Robinson Street,
Suite 155,
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: AccountsPayable@mccalla.com
23-05639FL
Oct. 27; Nov. 3, 2023 23-01527K

FOURTH INSERTION

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

CASE NO. 23-CA-005934
PARTRIDGE DRIVE LAND TRUST # 521, dated August 14, 2023
Plaintiff, -vs-
JENNIFER M. HELGEMOE
Defendant.

TO: Jennifer M. Helgemoe
4483 Virginia Drive
Orlando, Florida 32814

YOU ARE NOTIFIED that a partition action has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on IVAN LENOIR, ESQ, ATTORNEY FOR THE PLAINTIFF, whose address is 502 North Armenia Avenue, Tampa, Florida 33609 on or before 11/10/2023 and file the original with

the clerk of this Court at 255 Broadway Ave, Bartow, Florida 33830 before service on Plaintiff or immediately thereafter; otherwise a default will be entered against you for relief demanded in the complaint.

Lot 5, Block 728, Poinciana Neighborhood 5 North, Village 3, according to the plat thereof as recorded in Plat Book 54, Pages 27-42, inclusive, of the public records of Polk County, Florida.
Dated: OCT 04 2023.

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

Ivan Lenoir, Esq,
Attorney for the plaintiff
502 North Armenia Avenue,
Tampa, Florida 33609
Oct. 13, 20, 27; Nov. 3, 2023
23-01437K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2023-CP-003441
IN RE: ESTATE OF BARBARA HENDERSON Deceased.

The administration of the estate of Barbara Henderson, deceased, whose date of death was March 9, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 27, 2023.

Personal Representative:

/s/ **Linda Henderson**
(Aug 10, 2023 09:35 EDT)
Linda Henderson
 13110 Sulphur Trail
 San Antonio, Texas 78253
 Attorney for Personal Representative:
 /s/ Desiree Sanchez
 Desiree Sanchez, Attorney
 Florida Bar Number: 10082
 SANCHEZ LAW GROUP PA
 605 E. Robinson Street,
 Suite 650
 Orlando, FL 32801
 Telephone: (407) 500-4444
 Fax: (407) 236-0444
 E-Mail: dsanchez@sanchezlaw.com
 Secondary E-Mail:
 maria@sanchezlaw.com
 Oct. 27; Nov. 3, 2023 23-01513K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No.: 23CP-3676
IN RE: ESTATE OF LENA MARIE BOUBOUDIS, Deceased
SSN: XXX-XX-9809

The administration of the estate of LENA MARIE BOUBOUDIS, deceased, whose date of death was August 7, 2023, and whose Social Security Number is XXX-XX-9809, 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 name and address of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 27th day of October, 2023.

Personal Representative:

Scott William Smith
 1645 Walking Horse Dr.
 Lakeland, FL 33810
 Attorney for Personal Representative:
 Michael A. Johnson
 Florida Bar #: 0474258
 P.O. Box 1397
 Lakeland, FL 33802-1397
 Telephone: (863) 688-0741
 Fax#: (863) 688-0472
 Primary email:
 majlaw@tampabay.rr.com
 Oct. 27; Nov. 3, 2023 23-01524K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
Case No.: 2023-CP-003825
IN RE: ESTATE OF GARY ALDEN PARKHURST, Deceased.

The administration of the estate of GARY ALDEN PARKHURST, deceased, whose date of death was July 7th, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this Notice: October 27, 2023

Personal Representative

CRAIG PARKHURST
 4709 Devonwood Court
 Lakeland, FL 33801
 Attorney for Personal Representative
 BENJAMIN W. HARDIN, JR.,
 ESQUIRE
 Florida Bar No.: 0500763
 JULIE LANDRIGAN BALL,
 ESQUIRE
 Florida Bar No.: 0768731
 MATTIE HARDIN TONDREAU,
 ESQUIRE
 Florida Bar No.: 118242
 BENJAMIN W. HARDIN III,
 ESQUIRE
 Florida Bar No.: 1018041
 Post Office Box 3604
 Lakeland, Florida 33802-3604
 Telephone: 863-688-5200
 Facsimile: 863-686-0777
 Primary Email:
 service@hardinpalaw.com
 Oct. 27; Nov. 3, 2023 23-01532K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 FS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA DIVISION: 4

CASE No.: 2019-CA-001183
C&C PROPERTIES GROUP INC., Plaintiff, vs.
CHARLOTTE NEES, Defendant.

NOTICE IS HEREBY GIVEN pursuant to an Amended Final Judgement of Partition, in favor of the Plaintiff dated the 23rd day of November, 2021, entered in Case No.: 2019-CA-001183, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which the Clerk of this Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 a.m. on the 17th day of November, 2023, the following described property as set forth in the Amended Final Judgement of Partition, to wit:

W 1/2 of the SE 1/4 of the NW 1/4 of the SE 1/4 of the NE 1/4 all lying and being in Section 02, TOWNSHIP 30S, RANGE 29 East, Polk County, Florida.
 The above being the same parcel as described by the Polk County Florida Property Appraiser in Folio No.: 29-30-02-000000-012150.

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 with the Clerk no later than the date the Clerk reports the funds as unclaimed.

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

Thomas S. Rutherford, Esq.
 916 Walt Williams Rd.
 Lakeland, FL 33809
 863-858-9528
 FBN: 215031 Atty for Plaintiff
 Email: Tsrassoc1993@aol.com
 Oct. 27; Nov. 3, 2023 23-01539K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2023-CP-0037940000XX
Division: PROBATE
IN RE: THE ESTATE OF DOLORES MARGARET WALL Deceased.

The administration of the estate of Dolores Margaret Wall, deceased, whose date of death was September 5, 2023, is pending in the Tenth Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC-4, PO Box 9000, Bartow, FL 33831.

The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 27, 2023.

/s/ **Margaret-Ann Wall Harty**

Margaret-Ann Wall Harty, Petitioner
 /s/ Skiles K. Jones
 Skiles K. Jones, Esq.
 Attorney for Margaret-Ann Wall Harty
 Florida Bar Number: 1000367
 Patriot Legal Group
 871 Outer Road Suite B
 Orlando, FL 32814
 Telephone: (407) 737-7222
 E-Mail: skiles@patriotlegal.com
 Secondary E-Mail:
 service@patriotlegal.com
 /s/ Elizabeth C. Rich
 Elizabeth C. Rich, Esq.
 Co-Counsel for Margaret-Ann Wall Harty
 Florida Bar Number: 1036018
 Patriot Legal Group
 871 Outer Road
 Suite B
 Orlando, FL 32814
 Telephone: (407) 737-7222
 E-Mail: liz@patriotlegal.com
 Secondary E-Mail:
 service@patriotlegal.com
 Oct. 27; Nov. 3, 2023 23-01519K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION
CASE NO.
2023CA005042000000

GRANADA INSURANCE COMPANY, Plaintiff, vs.
BATATA TRUCKING LLC; ANGEL YADRIEL PEREZ RODRIGUEZ; AND MARK COUCH, Defendants.

TO: Angel Yadriel Perez Rodriguez, 435 Arkansas Court, Kissimmee, FL 34759
YOU ARE HEREBY NOTIFIED that an action for declaratory judgment has been filed against you in the above styled case and in the above referenced court. You are required to file written defenses, if any, with the clerk of the court and to serve a copy on or before November 30, 2023, on Amber N. Massey, Esquire, plaintiff's attorney, whose address is Hinshaw & Culbertson LLP, 2525 Ponce de Leon Blvd., 4th Floor, Coral Gables, Florida 33134.

To be published for 4 consecutive weeks in the Business Observer.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED ON 10/24/2023
 Stacy M. Butterfield
 (Name of Clerk)
 As Clerk of the Court
 (SEAL) By: /s/ Lori Armijo
 As Deputy Clerk
 Amber N. Massey, Esquire,
 plaintiff's attorney,
 Hinshaw & Culbertson LLP,
 2525 Ponce de Leon Blvd., 4th Floor,
 Coral Gables, Florida 33134
 1061803
 Oct. 27; Nov. 3, 10, 17, 2023 23-01535K

SECOND INSERTION

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

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

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

DEFENDANT(S).
 NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2022CC000609000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, N.A., Plaintiff and Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of James David Jones, Jr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s) are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on November 21, 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 COUNTY, FLORIDA.
 AND PARCEL 2:
 THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 LESS

COUNTY, FLORIDA.
 A/K/A: 2348 SEQUOIA WAY, DAVENPORT, FL 33896.
 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.
 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
 Oct. 27; Nov. 3, 2023 23-01510K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.
532023CA004872000000

SERENO HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, Plaintiff, vs.
LIZBETH SANTANA MALDONADO, et al, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated October 17, 2023 in Case No. 532023CA004872000000 the Circuit Court in and for Polk County, Florida wherein SERENO HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, is Plaintiff, and LIZBETH SANTANA MALDONADO, et al, is the Defendant, I will sell to the highest and best bidder for cash at 10:00 A.M. (Eastern Time) on DECEMBER 1, 2023. () www.polk.realforeclose.com the Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit:

LOT 43, OF SERENO PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 146 AT PAGE(S) 22-25, OF THE PUBLIC RECORDS OF POLK

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2023-CP-002423
IN RE: ESTATE OF GARY TERRELL FANIEL, JR., Deceased.

The administration of the estate of Gary Terrell Faniel, Jr., deceased, whose date of death was May 8, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway, 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-

MAINTAINED 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 SUBDIVISION AND LESS THE EAST 150 FEET OF THE WEST 1250 FEET OF THE NORTH 291 FEET OF THE SOUTH 316 FEET AND LESS CRESCENT RIDGE, AS RECORDED IN PLAT BOOK 77, PAGE 46-47 AND LESS 132 FEET OF THE EAST 396 FEET LESS THE SOUTH 316 FEET, ALL LOCATED IN SECTION 27, TOWNSHIP 26 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA.
 TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 2006, MAKE: FLEETWOOD, VIN#: GAF-L534A78477AV21 AND VIN#: GAF-L534B78477AV21.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the 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.

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
 Oct. 27; Nov. 3, 2023 23-01510K

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: October 20, 2023
 FLORIDA COMMUNITY LAW GROUP, P.L.
 Attorneys for Plaintiff
 P.O. Box 292965
 Davie, FL 33329-2965
 Tel: (954) 372-5298
 Fax: (866) 424-5348
 Email: jared@flclg.com
 By: /s/ Jared Block
 Jared Block, Esq.
 Florida Bar No. 90297
 Oct. 27; Nov. 3, 2023 23-01518K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No.
53-2023-CP-003864-0000-XX
IN RE: ESTATE OF DOUGLAS LYNN BRYANT Deceased.

The administration of the estate of Douglas Lynn Bryant, deceased, whose date of death was April 16, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 27, 2023.

Personal Representative:

Loretta Bryant
 1966 White Hawk Way
 Winter Haven, Florida 33881
 Attorney for Personal Representative:
 Mark G. Turner, Esquire
 Florida Bar Number: 794929
 Straughn & Turner, P.A.
 Post Office Box 2295
 Winter Haven, Florida 33883-2295
 Telephone: (863) 293-1184
 Fax: (863) 293-3051
 E-Mail: mturner@straughtnturner.com
 Secondary E-Mail:
 ahall@straughtnturner.com
 Oct. 27; Nov. 3, 2023 23-01512K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2023-CP-3747
Division Probate
IN RE: ESTATE OF DAVID A. PEOPLES Deceased.

The administration of the estate of David A. Peoples, deceased, whose date of death was September 2, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E. Parker Street, Lakeland, Florida 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 27, 2023.

Personal Representative:

David Edward Peoples
 4509 Philadelphia Circle
 Kissimmee, Florida 34746
 Attorney for Personal Representative:
 Kathleen M. Good
 Attorney
 Florida Bar Number: 0635847
 2230 N Wickham Rd., Suite A
 Melbourne, Florida 32935
 Telephone: (321) 757-5701
 Fax: (866) 249-5702
 E-Mail: kgood@slonimlaw.com
 E-Mail: mlarue@slonimlaw.com
 Oct. 27; Nov. 3, 2023 23-01520K

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

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security

\$\$\$

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

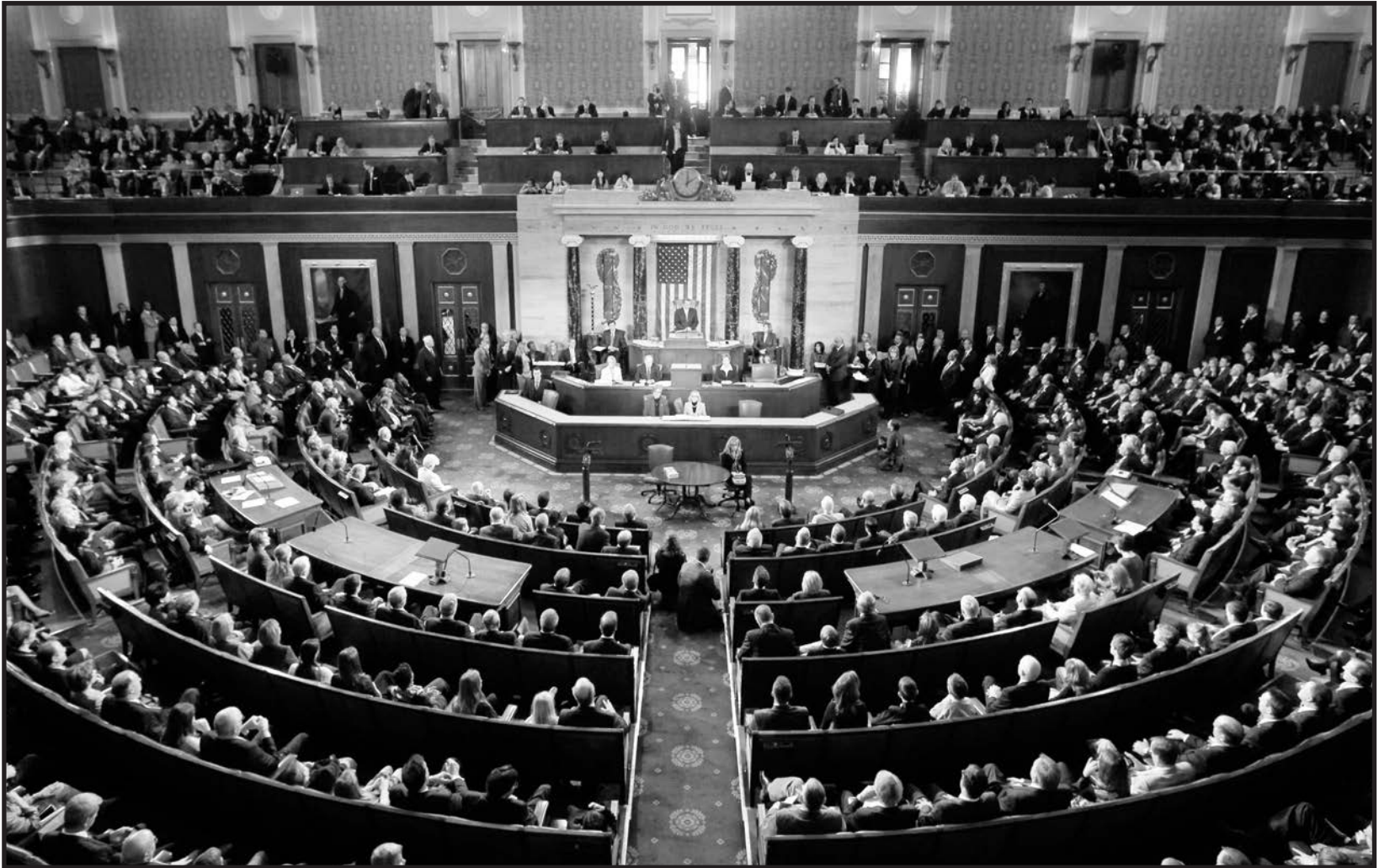
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

These 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 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.