

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
Case No. 2023CP0039670000XX
Division: Probate
IN RE: ESTATE OF
CRISTIANA GUERRERO
A/K/A CRISTIANA DIAZ DE
GUERRERO
Deceased.

The administration of the estate of Cristiana Guerrero A/K/A Cristiana Diaz De Guerrero, deceased, whose date of death was May 16, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is November 24, 2023.

Personal Representative:

Juan Avalo
429 Tribune Drive
Charlotte, NC 28214
Attorney for Personal Representative:
Daniel Medina, B.C.S., Attorney
Florida Bar No. 0027553
MEDINA LAW GROUP, P.A.
425 S. Florida Avenue, Suite 101
Lakeland, FL 33801
Telephone: (863) 682-9730
Fax: (863) 616-9754
E-Mail: dan@medinapa.com
Secondary E-Mail:
sam@medinapa.com
Nov. 24; Dec. 1, 2023 23-01661K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA.
CIRCUIT CIVIL DIVISION
CASE NO.: 2016-CA-002669

**NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING**
Plaintiff(s), vs.

**CATHERINE E. LAWHON
A/K/A CATHARINE
LAWHON;MERSCORP
HOLDINGS, INC.**
Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on October 26, 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 27th 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:

Lot 28, PARADISE COUNTRY ESTATES, PHASE 1, according to the plat thereof recorded in Plat Book 103, Pages 12 through 16, Public Records of Polk County, Florida.
Property address: 4572 Round-up Drive, Polk City, FL 33868

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

FIRST INSERTION

Notice is hereby given that INVESTMENTS CIMA LLC, OWNER, desiring to engage in business under the fictitious name of CIMA INSURANCE located at 332 AVE B SW, SUITE 200, MAIL 24, WINTER HAVEN, FLORIDA 33881 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
November 24, 2023 23-01677K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT, TENTH
JUDICIAL CIRCUIT,
FOR POLK COUNTY,
FLORIDA
PROBATE DIVISION REF:
UCN: 532023CP0037200000XX
IN RE: ESTATE OF
SHEILA DENISE WALKER
Deceased

The administration of the estate of SHEILA DENISE WALKER, deceased, whose date of death was March 16, 2023, is pending in the Circuit Court for Polk County, Florida Probate Division, the address of which is Polk County Clerk of Court, Probate Drawer Box CC-4, P.O. 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 WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE 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 24, 2023.

Personal Representative:

CLINT WARREN WALKER
106 1st Eloise Street
Winter Haven, Florida 33880
Attorney for Personal Representative:
MICHAEL W. PORTER, Esquire
Law Firm of Michael W. Porter
Attorney for Personal Representative
Florida Bar Number: 607770
535 49th Street North,
St. Petersburg, FL 33710
Telephone (727) 327-7600
Primary Email:
Mike@mwplawfirm.com
Nov. 24; Dec. 1, 2023 23-01654K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2023-CP-004156
Division Probate
IN RE: ESTATE OF
RAY VERNON LYLE
a/k/a RAY V. LYLE
Deceased.

The administration of the estate of Ray Vernon Lyle, deceased, whose date of death was March 23, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, 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 November 24, 2023.

Personal Representative:

Isaac Manzo
Manzo & Associates, P.A.
4767 New Broad Street
Orlando, Florida 32814
Attorney for Personal Representative:
Isaac Manzo
E-mail Addresses:
manzo@manzolawgroup.com
Florida Bar No. 10639
Manzo & Associates, P.A.
4767 New Broad Street
Orlando, Florida 32814
Telephone: (407) 514-2692
Nov. 24; Dec. 1, 2023 23-01679K

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. 2023CA000218000000

**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.
VICKY BOYETTE, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 10, 2023, and entered in 2023CA000218000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS INDENTURE TRUSTEE OF CIM TRUST 2021-NR2 is the Plaintiff and VICKY BOYETTE; VALERIE DAVIS; MONICA J. VILLANUEVA; WELLS FARGO BANK, N.A.; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE 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 December 11, 2023, the following described property as set forth in said Final Judgment, to wit:

THE FOLLOWING DESCRIBED LAND IN THE COUNTY OF POLK, FLORIDA, TO WIT : LOT 7. BLOCK 3, HAYNSWORTH HEIGHTS , ACCORDING TO THE PLAT THEREOF RECORD-

ED IN PLAT BOOK 34, PAGE 24, PUBLIC RECORDS OF POLK COUNTY, FLORIDA .
TAX MAP OR PARCEL ID NO. : 02-30-23-144300- 003010
Property Address: 185 NW 10TH DR, MULBERRY, FL 33860
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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 20 day of November, 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: fmail@raslg.com
21-076953 - Mac
Nov. 24; Dec. 1, 2023 23-01668K

physical address 4309 Glennis Dr Lakeland, Florida 33813 , with a mailing address 4309 Glennis Dr Lakeland, Florida 33813 , and already registered the name mentioned above with the Florida Department of State, Division of Corporations.
November 24, 2023 23-01676K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2023-CP-003871
IN RE: ESTATE OF
LINDA L. SANDERS,
Deceased.

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

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

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

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

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

The date of first publication of this notice is November 24, 2023.

Personal Representative[s]:

JACK SANDERS
c/o K. Wade Boyette, Esquire
Attorney for Personal Representative[s]:
K. WADE BOYETTE, JR., Esquire
Florida Bar No. 0977111
BOYETTE, CUMMINS & NAILOS, PLLC
1635 E. Highway 50,
Suite 300
Clermont, FL 34711
Telephone: 352-394-2103
Fax: 352-394-2105
Email: wboyette@benlawfirm.com
pwheeler@benlawfirm.com
Nov. 24; Dec. 1, 2023 23-01680K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2023CP0028130000XX
IN RE: ESTATE OF
**FRANCISCO MEDINA
JUSTINIANO**
Deceased.

The administration of the estate of Francisco Medina Justiniano, deceased, whose date of death was May 28, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other 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 24, 2023.

Personal Representative:

Jose B. Medina Fonseca
Attorney for Personal Representative:
/s/ Paula F. Montoya
Paula F. Montoya, Esq., Attorney
Florida Bar Number: 103104
7345 W Sand Lake Rd. Suite 318
Orlando, FL 32819
Telephone: (407) 906-9126
Fax: (407) 906-9126
E-Mail: paula@paulamontoyalaw.com
Secondary E-Mail:
Info@paulamontoyalaw.com
Nov. 24; Dec. 1, 2023 23-01665K

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.

532022CA001358000000

**NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING,**
Plaintiff,

vs.
**THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN INTEREST
IN THE ESTATE OF NOEL SILVA,
DECEASED, et al.**
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 10, 2023, and entered in 532022CA001358000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF NOEL SILVA, DECEASED; ELIZABETH VAZQUEZ; GREGORIA SILVA; CHRISTIAN A. SILVA; MICHELLE A. SILVA; NOEL J. SILVA; OAKVIEW OWNERS' ASSOCIATION INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on December 11, 2023, the following described property as set forth in said Final Judgment, to wit:

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2023 CP 0033120000XX
IN RE: ESTATE OF
LOUIS EDWARD WALKER,
Deceased.

The administration of the estate of LOUIS EDWARD WALKER, deceased, whose date of death was June 30, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 2233. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other 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 is November 24, 2023.

Personal Representative:

JOHN E. WALKER,
Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
Citicentre, Suite P600
290 NW 165th Street
Miami FL 33169
Telephone: (305) 956-9040
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email:
angelica@srblawyers.com
Nov. 24; Dec. 1, 2023 23-01655K

What makes public notices in newspapers superior to other forms of notices?

Public notices in newspapers are serendipitous. When readers page through a newspaper, they will find important public notice information they otherwise would not find anywhere else. Rarely do consumers specifically search online for public notices.

FIRST INSERTION

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

GENERAL JURISDICTION DIVISION
CASE NO. 53-2022-CA-000299
CIS FINANCIAL SERVICES, INC., Plaintiff,
vs.

ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE ESTATE OF HELEN A. MCDONOUGH, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS, et al., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 28, 2023 in Civil Case No. 53-2022-CA-000299 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein CIS FINANCIAL SERVICES, INC. is Plaintiff and Any and all unknown parties claiming by, through, under, and against the estate of Helen A. McDonough, whether said unknown parties may claim an interest as spouses, heirs, devisees, grantees, or other claimants, 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 19th day of December, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOTS 28 AND 28A OF HATCHWOOD ESTATES, PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN

PLAT BOOK 117, PAGES 34 AND 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND LOT 28A FURTHER DESCRIBED AS THE SOUTH 251.00 FEET OF THE NORTH 1506.00 FEET OF TRACT A, OF SAID HATCHWOOD ESTATES PHASE TWO. TOGETHER WITH THAT CERTAIN 2004 HOMES OF MERIT DOUBLE-WIDE MOBILE HOME VIN#S FLHMBAI65449888A AND FLHMBAI65449888B AND TITLE #89238209 AND #89238272.

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
23-07708FL
Nov. 24; Dec. 1, 2023 23-01672K

FIRST INSERTION

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

CASE NO.: 2021-CA-003673
HIGHLAND MEADOWS 5 HOMEOWNERS ASSOCIATION, INC., a Florida not for profit corporation, Plaintiff,
vs.
YOMAYRA RIVERA CASANOVA, AQUA FINANCE, INC., UNKNOWN TENANT #1, Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered on November 1, 2023 in Case No. 2021-CA-003673, in the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein HIGHLAND MEADOWS 5 HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and YOMAYRA RIVERA CASANOVA, AQUA FINANCE, INC., and UNKNOWN TENANT #1 n/k/a William Velasquez, are the Defendants, that the Polk County Clerk of Court shall sell to the highest bidder(s) for cash at public sale at 10:00 a.m. on Wednesday, December 6, 2023, at www.polk.realforeclose.com, the following property, as set forth in the Final Judgment:

Lot 136, RIDGE AT HIGHLAND MEADOWS, according to the Plat thereof recorded in Plat Book 164, Page(s) 43 through 48 of the Public Records of Polk County,

Florida, with the following street address: 230 Citrus Pointe Drive, Haines City, FL 33844.

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

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

Dated this 20th day of November, 2023.
/s/ Shay M. Beaudoin
PATRICK H. WILLIS, ESQUIRE
Florida Bar No.: 526665
pwillis@willisoden.com
SHAY M. BEAUDOIN, ESQUIRE
Florida Bar No.: 1024968
sbeaudoin@willisoden.com
WILLIS | ODEN
390 N. Orange Avenue,
Suite 1600
Orlando, FL 32801
Telephone: (407) 903-9939
Attorneys for Plaintiff
113327-0044
Nov. 24; Dec. 1, 2023 23-01673K

FIRST INSERTION

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

CASE NO.:
2023CA000074000000
MAINSTAY FINANCIAL SERVICES LLC, Plaintiff,
vs.
ROEYA KHOSHNOODI F/K/A ROEYA LANGMAN; DAVID LANGMAN A/K/A DAVID ANDREW LANGMAN, II; JENNIFER LANGMAN; STATE OF FLORIDA; UNKNOWN PARTY IN POSSESSION #1; and UNKNOWN PARTY IN POSSESSION #2; and FLORIDA DEPARTMENT OF CORRECTIONS, Defendants.

Notice is given that pursuant to the Summary Final Judgment as to Count I, Foreclosure, and Assessment of Reasonable Attorneys' Fees, entered October 26, 2023, in Case No. 2023CA000074000000 of the Circuit Court for Polk County, Florida in which MAINSTAY FINANCIAL SERVICES LLC is the Plaintiff and ROEYA KHOSHNOODI F/K/A ROEYA LANGMAN; DAVID LANGMAN A/K/A DAVID ANDREW LANGMAN, II; JENNIFER LANGMAN; and FLORIDA DEPARTMENT OF CORRECTIONS are the Defendants, Stacey M. Butterfield, Polk County Clerk of Court, will sell to the highest and best bidder for cash at the Polk County Courthouse, www.polk.realforeclose.com, Bartow, FL, at 10:00 a.m. on January 2, 2024, the following-described property set forth in the order of Final Judgment:

Lot 9, OAK TRAIL, according to the plat thereof, recorded in Plat Book 71, Pages 29 and 30, of the Public Records of Polk County, Florida. Together with that certain 1989 Manufactured Home, I.D. No(s). GAFLJ54A/BO0247LP, being permanently affixed 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 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.
/s/ Bradley J. Anderson
Bradley J. Anderson, Esquire
Florida Bar No.: 00105695
banderson@zkslawfirm.com
jvenhold@zkslawfirm.com
service@zkslawfirm.com
ZIMMERMAN, KISER & SUTCLIFFE, P.A.
315 E. Robinson St.,
Suite 600 (32801)
P.O. Box 3000
Orlando, FL 32802
Telephone: (407) 425-7010
Facsimile: (407) 425-2747
Counsel for Plaintiff
BJA/jbc
[14800-16/10646774/1]
Nov. 24; Dec. 1, 2023 23-01674K

FIRST INSERTION

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

A meeting of the Board of Supervisors of the Solterra Resort Community Development District ("District") will be held on Friday, December 1, 2023, at 10:00 a.m. at 5200 Solterra Boulevard, Davenport, Florida 33837. The purpose of the meeting is to discuss the District's security system and conduct any and all business coming before the District's Board of Supervisors. A copy of the agenda for the meeting may be obtained by accessing the District's website at https://www.solterraresortcd.org/ or by contacting the office of the District Manager c/o Vesta District Services, at (321) 263-0132 or 250 International Parkway, Suite 208, Lake Mary, Florida 32746 ("District Manager's Office").

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

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

Any person requiring special accommodations at 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 meeting is advised that person will need a record of proceedings and that, accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. At the meeting, staff or Board members may participate in the public hearing by speaker telephone.

District Manager
November 24, 2023 23-01675K

FIRST INSERTION

CITY CENTER COMMUNITY DEVELOPMENT DISTRICT
NOTICE OF BOARD OF SUPERVISORS MEETING AND
NOTICE OF AUDIT COMMITTEE MEETING

The Audit Review Committee and the Board of Supervisors ("Board") for the City Center Community Development District ("District") will hold an audit review committee meeting and a regular Board meeting on December 12, 2023, at 1:00 p.m. at the Holiday Inn Express & Suites Orlando South-Davenport, located at 4050 Hotel Drive, Davenport, Florida 33897. At the meeting, the Audit Review Committee will review, discuss and establish the minimum qualifications and evaluation criteria that the District will use to solicit audit services relating to the District's Fiscal Year ended September 30, 2023 audit. A regular Board meeting of the District will also be held at that time, where the Board may consider any other business that may properly come before it.

The meetings are open to the public and will be conducted in accordance with provisions of Florida law for community development districts. A copy of the agendas for the meetings may be obtained from the District Manager, at the office of Vesta District Services, located at 250 International Parkway, Suite 208, Lake Mary, Florida 32746. The meetings may be continued to a date, time, and place to be specified on the record at the meetings.

There may be occasions when one or more Supervisors will participate by telephone. At the above location will be present a speaker telephone so that any Board Supervisor or Staff Member can attend the meeting at the above location and be fully informed of the discussions taking place either in person or by telephone communication.

In accordance with the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in these meetings is asked to advise the District Office at (321) 263-0132 extension 193, at least 48 hours before the meetings. If you are hearing or speech impaired, please contact the Florida Relay Service at 7-1-1, who can aid you in contacting the District Office.

Any person who decides to appeal any action or decision taken by the Board with respect to any matter considered at the meetings is advised that they will need a record of the proceedings and that accordingly, they 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.

David McInnes
District Manager
{00081826.DOC/}
4863-1433-8448, v. 1
November 24, 2023 23-01656K

FIRST INSERTION

NOTICE OF SALE UNDER FLA. STAT. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO: 2022-CA-00084
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2018-RPL10 TRUST, Plaintiff

v.
ROSEMARIE P. DALE; ET AL., Defendant(s).
NOTICE IS GIVEN that, in accordance with the Final Judgment of Mortgage Foreclosure dated June 8, 2023 and the Agreed Order Granting Defendant's Motion to Cancel Sale dated September 22, 2023, in the above-styled cause, the Clerk of Circuit Court Stacy M. Butterfield, CPA, shall sell the subject property at public sale on the 21st day of December, 2023, at 10:00 a.m. to the highest and best bidder for cash, at http://www.polk.realforeclose.com on the following described property:

ALL THAT CERTAIN LAND SITUATE IN POLK COUNTY, STATE OF FLORIDA, VIZ: LOT 6, IN BLOCK 463, OF POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGES 5 THROUGH 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. BEING THE SAME PROPERTY CONVEYED TO ROSEMARIE P. DALE AND DEVOR C. DALE,

WIFE AND HUSBAND BY DEED FROM AVATAR PROPERTIES, INC. RECORDED 05/24/2006 IN DEED BOOK 6792 PAGE 17, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 1206 Atlantic Ct., Kissimmee, FL 34759.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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: November 8, 2023
BITMAN, O'BRIEN & MORAT, PLLC
/s/ Christopher O'Brien
Christopher O'Brien, Esquire
Florida Bar No.: 100334
cobrien@bitman-law.com
cthron@bitman-law.com
615 Crescent Executive Ct.,
Suite 212
Lake Mary, FL 32746
Telephone: (407) 815-3110
Facsimile: (407) 815-2633
Attorneys for Plaintiff
Nov. 24; Dec. 1, 2023 23-01671K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Sweets by Neq located at 6396 Gardner Dr, in the County of Polk, in the City

of Lakeland, Florida 33813 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland, Florida, this 21st day of November, 2023.
EVENTS BY NEQ L.L.C.
November 24, 2023 23-01681K

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.

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 December 12, 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 20 day of November, 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: fmail@raslg.com
22-065473 - NaC
Nov. 24; Dec. 1, 2023 23-01670K

FIRST 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.

532021CA002161000000
ROYAL RIDGE HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation, Plaintiff, vs.

ALETA ROSE, et al, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to In Rem Amended Final Judgment of Foreclosure dated November 7, 2023 in Case No. 532021CA002161000000 in the Circuit Court in and for Polk County, Florida wherein ROYAL RIDGE HOMEOWNERS ASSOCIATION, INC, a Florida non-profit Corporation, is Plaintiff, and ALETA ROSE, 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 13, 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 105, ROYAL RIDGE PHASE ONE ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 105, PAGES 9 AND 10, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A: 3434 DRAFTFORD DRIVE, DAVENPORT, FL 33837.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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: November 15, 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@fclg.com
By: /s/ Jared Block
Jared Block, Esq.
Florida Bar No. 90297
Nov. 24; Dec. 1, 2023 23-01652K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 12/8/2023 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1968 STAL mobile home bearing the vehicle identification number FHSECEMG2249 and all personal items located inside the mobile home. Last Tenant: Robert Landheer, Daniel Joseph Morales, and Dominique Marie Brown. Sale to be held at: Bonny Shores Mobile Home Park, 164 Bonny Shores Drive, Lakeland, Florida 33801, 863-397-7699.
Nov. 24; Dec. 1, 2023 23-01666K

FIRST INSERTION

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

CASE NO.

2022CA001468000000
MIDFIRST BANK

Plaintiff, v.
JUANITA FINCH; CHARLES MORALES; THE UNKNOWN SPOUSE OF CHARLES MORALES; THE UNKNOWN SPOUSE OF JUANITA FINCH; THE UNKNOWN TENANT IN POSSESSION; THE RIDGE AT SWAN LAKE HOMEOWNERS ASSOCIATION, INC Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 23, 2023, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOT 98, THE RIDGE AT SWAN LAKE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 146, PAGE(S) 38 THROUGH 40, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 1524 SWAN LAKE CIR, DUNDEE, FL 33838-4379
at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on December 21, 2023 beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 15th day of November, 2023.

eXL Legal, PLLC
Designated Email Address:
efiling@exlegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
Isabel López Rivera
FL Bar: 1015906
1000008729
Nov. 24; Dec. 1, 2023 23-01651K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Advanced Sleep Consultants located at 5247 White Egret Ln, in the County of Polk, in the City of Lakeland, Florida 33811 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland, Florida, this 16th day of November, 2023.

FLORIDA MEDICAL SOLUTIONS LLC
November 24, 2023 23-01657K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION
CASE NO.:
2023CA006021000000
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
EDWARD R. SHULTZ, et al.,
Defendants.
 TO: NANCY LANG
 896 N 9TH STREET, EAGLE LAKE, FL 33839
 UNKNOWN SPOUSE OF NANCY LANG
 896 N 9TH STREET, EAGLE LAKE, FL 33839
 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
 LAND BEING IN MAEBERT ON THE LAKE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 18, PAGE 39, OF THE PUBLIC RECORDS

OF POLK COUNTY FLORIDA, DESCRIBED AS FOLLOWS: BEGIN 47 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 9, BLOCK 2, RUN EAST TO THE EAST LOT LINE, THENCE NORTH 84.38 FEET, THENCE RUN WEST 57.46 FEET, THENCE SOUTH TO THE POINT OF BEGINNING.
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, CORAL SPRINGS, FL 33310 on or before December 21, 2023, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs 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 14 day of November 2023.
 STACY M. BUTTERFIELD, CPA
 As Clerk of the Court
 (SEAL) By: /s/ Asuncion Nieves
 As Deputy Clerk
 De Cubas & Lewis, P.A.,
 Attorney for Plaintiff,
 PO BOX 5026,
 CORAL SPRINGS, FL 33310
 23-02570
 Nov. 24; Dec. 1, 2023 23-01667K

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. 2022CA002833000000
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST AMBER L. WALLACE A/K/A AMBER LAURIE LUKE A/K/A AMBER LAURIE LUKE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEEES, OR OTHER CLAIMANT, et al.,
Defendant.
 NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 26, 2023 in Civil Case No. 2022CA002833000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk

County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST AMBER L. WALLACE A/K/A AMBER LAURIE LUKE A/K/A AMBER LAURIE LUKE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEEES, OR OTHER CLAIMANT, 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 11th day of December, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:
 Lot 246, Randa Ridge Phase 3, according to the plat thereof as recorded in Plat Book 135, Pages 31 and 32, 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.
 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
 23-08080FL
 Nov. 24; Dec. 1, 2023 23-01650K

FIRST INSERTION

RE-NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA. CIVIL DIVISION
CASE NO.
2017CA003496000000
FEDERAL NATIONAL MORTGAGE ASSOCIATION,
Plaintiff, vs.
JANIE KOVACS A/K/A JANIE KOVAC; HUNTINGTON HILLS PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; AND ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated May 16, 2018 and an Order Resetting Sale dated November 7, 2023 and entered in Case No. 2017CA003496000000 of the Circuit Court in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is Plaintiff and JANIE KOVACS A/K/A JANIE KOVAC; HUNTINGTON

HILLS PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, the 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 December 12, 2023, the following described property as set forth in said Order or Final Judgment, to-wit:
 LOT 59, HUNTINGTON HILLS - PHASE I, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 94, PAGE 44, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE

SHALL BE PUBLISHED AS PROVIDED HEREIN.
 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 November 16, 2023.
 By: /s/ Lisa Woodburn
 Lisa A Woodburn
 Florida Bar No.: 110003
 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
 1446-165121 / SR4
 Nov. 24; Dec. 1, 2023 23-01659K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA. CIVIL DIVISION
CASE NO.:
2023CA000585000000
FREEDOM MORTGAGE CORPORATION
PLAINTIFF, VS.
ANTHONY N. CLARK; ET AL.,
DEFENDANTS.
 NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 9th day of November, 2023, and entered in Case No. 2023CA000585000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and ANTHONY N. CLARK and UNKNOWN SPOUSE OF ANTHONY N. CLARK 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 electronically at www.polk.realforeclose.com at 10:00 A.M. on the 9th day of January, 2024, the following described property as set

forth in said Final Judgment, to wit: LOT 184 AND 1/37 UNDIVIDED INTEREST IN TRACTS A AND B, ROLLINGLEN PHASE FOUR, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 85, PAGE 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THE 1988 SHORLINE DOUBLE WIDE MOBILE HOME DESCRIBED WITH VIN NUMBERS 1V630381AX AND VIN #1V630381BX, TITLE NO. 0045969478 & 0045975537.
 IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a disability who needs 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 17th day of November, 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
 22FL373-1554
 Nov. 24; Dec. 1, 2023 23-01660K

FIRST INSERTION

NOTICE OF ACTION IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. : 2023CC005363000000
ALLY BANK,
Plaintiff, vs.
NARVIN E. PETTY II; et al.,
Defendant(s).
 TO: Narvin E. Petty II
 Last Known Residence: 1119 Cinnamon Way E Lakeland, FL 33801
 YOU ARE NOTIFIED that an action for Replevin of personal property and breach of contract damages on the following personal property in Polk County, Florida:
 2021 GMC Sierra 1500, VIN 3GTU9DED2MG244518
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484, on or before 12/21/2023, 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 or petition.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Dated on 11/14/2023.
 Stacy M. Butterfield
 As Clerk of the Court
 (SEAL) By: /s/ Asuncion Nieves
 As Deputy Clerk
 ALDRIDGE PITE, LLP,
 Plaintiff's attorney,
 5300 West Atlantic Avenue
 Suite 303
 Delray Beach, FL 33484
 1693-046B
 Ref# 6023
 Nov. 24; Dec. 1, 8, 15, 2023 23-01663K

FIRST INSERTION

NOTICE OF ACTION OF FORECLOSURE PROCEEDINGS-PROPERTY IN THE COUNTY COURT OF THE 10th JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO: 2023-CC-001550
SOLTERRA RESORT HOMEOWNERS ASSOCIATION, INC., a not-for-profit Florida corporation,
Plaintiff, vs.
MIGUEL VASQUEZ; ARGELIA VASQUEZ AND UNKNOWN TENANT(S),
Defendant.
 TO: MIGUEL VASQUEZ and ARGELIA VASQUEZ
 YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a Claim of Lien on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:
 Lot 212, SOLTERRA PHASE 2B, according to the Plat thereof as recorded in Plat Book 173, Page(s) 38 through 43, of the Public Records of Polk County, Florida, and any subsequent amendments to the aforesaid A/K/A 7132 Oakmoss Loop, Davenport, FL 33837
 This action has been filed against you and you are required to serve a copy of your written defense, if any, upon MANKIN LAW GROUP, Attorneys for Plaintiff, whose address is 2535 Landmark Drive, Suite 212, Clearwater, FL 33761, 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.
 WITNESS my hand and seal of this Court on the 14th day of November, 2023.
 Default Date: 12/20/2023
 STACY BUTTERFIELD
 Circuit and County Courts
 (SEAL) By: /s/ Lori Armijo
 Deputy Clerk
 MANKIN LAW GROUP,
 Attorneys for Plaintiff,
 2535 Landmark Drive, Suite 212,
 Clearwater, FL 33761
 Nov. 24; Dec. 1, 2023 23-01653K

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. 2023CA005491000000
THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC. ALTERNATIVE LOAN TRUST 2006-0A17, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-0A17,
Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER WHO MAY CLAIM AN INTEREST IN THE ESTATE OF SCOTT R. DAVIES, DECEASED, et. al.
Defendant(s).
 TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF SCOTT R. DAVIES, 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.
 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:
 LOT 17, BLOCK 1075, POINCIANA, NEIGHBORHOOD 4, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK

53, PAGES 4 THROUGH 18, AND CORRECTED IN OFFICIAL RECORDS BOOK 1591, PAGE 614, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 12/25/2023/(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 16 day of November, 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
 23-10604I
 Nov. 24; Dec. 1, 2023 23-01658K

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
 CIVIL DIVISION
Case No: 23-CA-6515
DC GROUP SOLUTIONS LLC, a Florida Limited Liability Company,
Plaintiff, vs.
THE ESTATE OF EVELYN L. NOONAN (now known as RICHARD NOONAN),
Defendant.
 STATE OF FLORIDA
 COUNTY OF POLK
 TO: THE ESTATE OF EVELYN L. NOONAN (now known as RICHARD NOONAN)
 whose last known address is Unknown, if he be dead and 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 herein.
 Lot 4, Block 191, INDIAN LAKE ESTATES, Unit # 5, according to plat thereof recorded in Plat Book 39, at page 31, Public Records of Polk County, Florida.
 AKA: Magnolia Dr, Indian Lake Estates, FL 33855
 Property ID Number: 30-31-07-994050-019104
 has been filed against you and you are required to file a copy of your written defenses, if any, to it on NATALIA OUELLETTE-GRICE, Plaintiff's at-

torney, whose address is LCO Law LLC 2901 W. Busch Blvd Ste 805, Tampa, FL 33618, on or before 12/22/2023 (no later than 28 days from the date of the first publication of this notice of action) and file the original with the clerk of this court either before service on Plaintiff's attorney, or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Done on this 7th day of November, 2023.
 Stacy M. Butterfield
 (SEAL) Asuncion Nieves
 11-15-2023
 Clerk of Court, Polk County
 By: /s/ Natalia Ouellette-Grice
 Natalia Ouellette-Grice, Esq
 Florida Bar Number: 68905
 2901 W. Busch Blvd. Ste 805
 Tampa, FL 33618
 Phone: (813) 480-2106
 E-service: natalia@lcolawfl.com
 Secondary E-service: alexander.maldonado@lcolawfl.com
 L-2450
 Nov. 24; Dec. 1, 8, 15, 2023 23-01664K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45, FLORIDA STATUTES IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2022-CC-000883
SQUIRE'S GROVE HOMEOWNERS ASSOCIATION, INC.,
Plaintiff, vs.
JOSEPH ROBERTS, et al.,
Defendant.
 Notice is given that pursuant to the Final Judgment of Foreclosure dated November 6, 2023, in Case No.: 2022-CC-000883 of the County Court in and for Polk County, Florida, wherein SQUIRE'S GROVE HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and JOSEPH ROBERTS, et al., is the Defendant. The Clerk of Court will sell to the highest and best bidder for cash at 10:00 a.m., at https://www.polk.realforeclose.com, in accordance with Section 45.031, Florida Statutes, on February 5, 2024, the following described property set forth in the Final Judgment of Foreclosure:
 Lot 130, SQUIRE'S GROVE, according to the plat as recorded in Plat Book 137, Pages 41 through

43, of the Public Records of Polk County, Florida.
 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: November 13, 2023
 By: /s/Carlos Arias
 Carlos Arias, Esquire
 Florida Bar No.: 820911
 ARIAS BOSINGER, PLLC
 280 W. Canton Avenue,
 Suite 330
 Winter Park, Florida 32789
 (407) 636-2549
 November 17, 24, 2023 23-01635K

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2023-CP-00395
IN RE: ESTATE OF
LORENZO ALONZO JACKSON
Deceased.

The administration of the estate of Lorenzo Alonzo Jackson, deceased, whose date of death was July 3, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. 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 17, 2023.

Personal Representative:

/s/ Odevia Jackson
(Oct 11, 2023 15:11 EDT)
Odevia Jackson
2507 6th Street NE
Winter Haven, Florida 33881
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
November 17, 24, 2023 23-01641K

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-4058
IN RE: ESTATE OF
GERRY DAVID META, Deceased
SSN: XXX-XX-6291

The administration of the estate of GERRY DAVID META, deceased, whose date of death was October 2, 2023, and whose Social Security Number is XXX-XX-6291, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of first publication of this notice is the 17 day of November, 2023.

Signed on this 13 day of November, 2023.

Personal Representative:

Michael S. Meta
109 Festive Court
Chuluota, FL 32766
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
November 17, 24, 2023 23-01639K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK
COUNTY, FLORIDA
PROBATE DIVISION
File No. 2023 CP 3433
Division Probate
IN RE: ESTATE OF
Paula Kay Hoffer
Deceased.

The administration of the estate of Paula Kay Hoffer, deceased, whose date of death was on July 20th, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, 255 North Broadway, CC-4, 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 November 17, 2023

Douglas R. Hoffer, Jr.
c/o Kanetsky, Moore & DeBoer, PA
P.O. Address:

227 Nokomis Avenue South
Venice, FL 34285
Personal Representative
JON R. FAHS, Jr.
KANETSKY, MOORE &
DEBOER, P.A.
ATTORNEYS AT LAW
Attorneys for Personal Representative
227 S. NOKOMIS AVE.
VENICE, FL 34285
Telephone: (941) 485-1571
Florida Bar No. 1025389
Email Addresses: jrf@kmdpa.com
November 17, 24, 2023 23-01645K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT,
IN AND FOR POLK COUNTY,
FLORIDA
Case No.:
2023-CP-003038-0000-XX
Division: PROBATE
IN RE: THE ESTATE OF
JEANNI BLANFORD PAGE
Deceased.

The administration of the estate of Jeanni Blanford Page, deceased, whose date of death was July 13, 2023, is pending in the Tenth 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 November 17, 2023.

Personal Representative:

/s/ Lynne M. Page
Lynne M. Page, Petitioner
/s/ Elizabeth C. Rich
Elizabeth C. Rich, Esq.
Attorney for Lynne M. Page
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
November 17, 24, 2023 23-01622K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT IN AND
FOR POLK COUNTY, STATE OF
FLORIDA,
PROBATE DIVISION
Case No: 23-CP-002843
IN RE: ESTATE OF
EUGENE R. SNYDER,
Deceased.

The administration of the estate of EUGENE R. SNYDER, deceased, whose date of death was on September 7, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Department, 255 N. Broadway Avenue, Bartow Florida 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 the decedent's curatorship / estate, including unmaturing, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICES OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the decedent's curatorship / estate, including unmaturing, contingent or unliquidated claims, must file their claim with this court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING THAT 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 17, 2023

Personal Representative:

Scott E. Snyder
c/o McLane McLane & McLane
275 Clearwater-Largo Road North
Largo, FL 33770
Attorney for Personal Representative:
Sara Evelyn McLane, Esquire
275 Clearwater-Largo Road North
Largo, FL 33770
(727) 584-2110
Florida Bar #0607551
E-mail: mclane@tampabay.rr.com
November 17, 24, 2023 23-01644K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No. 23CP-3915
Division Probate
IN RE: ESTATE OF
JUDY M. YOST
Deceased.

The administration of the estate of Judy M. Yost, deceased, whose date of death was March 20, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
Case Number: 23CP-4099
IN RE: ESTATE OF
Georgiana L. Kurtz
deceased.

The administration of the estate of Georgiana L. Kurtz, deceased, Case Number 23CP-4099, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is November 17, 2023.

Personal Representative:

/s/ Terry H. Kurtz
Personal Representative
Address: 6350 Tocobega Drive,
Lakeland, FL 33813
/s/ MICHAEL H. WILLISON, P.A.
Michael H. Willison, Esquire
114 S. Lake Avenue
Lakeland, Florida 33801
(863) 687-0567
Florida Bar No. 382787
mwillison@mwillison.com
Attorney for Personal Representative
November 17, 24, 2023 23-01633K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY,
FLORIDA
(Probate Division)
File No.: 2023CP0039260000XX
IN RE: ESTATE OF
D. EUGENE HUTCHISON,
a/k/a DELOS E. HUTCHISON,
Deceased.

The administration of the estate of D. Eugene Hutchison, a/k/a Delos E. Hutchison, deceased, whose date of death was January 8, 2023, and the last four digits of whose Social Security Number are 9942, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claim 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 17, 2023.

Personal Representative:

EVELYN B. HUTCHISON
PO Box 158
Wyatt, IN 46595
Attorney for Personal Representative:
DEREK W. EISEMANN, ESQ.
FLORIDA BAR NO. 0092735
2364 FRUITVILLE ROAD
SARASOTA, FL 34237
(941) 955-9212
Email: deisemann@michaelbelle.com;
salva@michaelbelle.com
November 17, 24, 2023 23-01623K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No.
532023CP0026230000XX
IN RE: ESTATE OF
JOE BROWN SR,
Deceased.

The administration of the estate of JOE BROWN SR, Deceased, whose date of death was January 6, 2023, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Ave. Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is November 17, 2023.

Personal Representative:

Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
Citicentre, Suite P600
290 NW 165TH Street
Miami FL 33169
Telephone: (305) 956-9040
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email:
angelica@srblawyers.com
November 17, 24, 2023 23-01636K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
9TH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
CIVIL DIVISION
Case No. 2023-CA-004265
Hon. Wayne M. Durden
Civ. Div.: Section 11

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR MORGAN STANLEY ABS
CAPITAL I INC. TRUST 2006-NC4,
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES
2006-NC4,
Plaintiff vs.
THE ESTATE OF NICHER V.
DAVIS, JR. A/K/A NICHER
VENDUL DAVIS JR.; DARLEEN L.
DAVIS; ET AL.,
Defendants.

TO: The Estate of Nicher V. Davis Jr a/k/a Nicher Vendul Davis Jr., and Any and all unknown parties claiming by, through, under, and against the herein named individual defendant(s) who are not known to be dead or alive, whether said unknown parties may claim an interest as spouses, heirs, devisees, grant-

ees, or other claimants
100 Emerald Isle Road
Haines City, FL 33844

YOU ARE NOTIFIED that an action to foreclose a mortgage has filed against you in Polk County, Florida regarding the subject property with a legal description, to-wit:

Exhibit "A"
TRACK C; A PORTION OF THE NORTHWEST 1/4 OF SECTION 5, TOWNSHIP 28 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, DESCRIBED AS: COMMENCE AT THE NORTHWEST CORNER OF SAID SECTION 5 AND RUN S. 89°24'10" E., ALONG THE NORTH BOUNDARY OF SAID SECTION 5 AND RUN S. 89°24'10" E., ALONG THE NORTH BOUNDARY OF SAID SECTION 5, 520.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE S. 89°24'20" E., 461.44 FEET; THENCE S. 00°01'45" E., 52.42 FEET; THENCE S. 89°24'20" E., 18.56 FEET; THENCE S. 00°02'45"E., 384.82 FEET;

THENCE N. 89°30'06" W., 480.10 FEET; THENCE N. 00°00'52" W., 438.05 FEET TO THE POINT OF BEGINNING LESS COUNTY MAINTAINED ROAD RIGHT OF WAY FOR EMERALD ISLE ROAD, RECORDED IN MAP BOOK 4, PAGE 271, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

RESERVING UNTO THE TITLE HOLDER OF TRACT C THE SUCCESSORS AND ASSIGNS HEREAFTER DESCRIBED AS FOLLOWS: TRACT B: A PORTION OF THE SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 27 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, DESCRIBED AS: COMMENCE AT THE NORTHWEST CORNER OF SECTION 5, TOWNSHIP 28 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA AND RUN S. 89°24'20" E., ALONG THE NORTH BOUNDARY OF SAID SECTION 5, 515.72 FEET

TO THE POINT OF BEGINNING; THENCE CONTINUE S. 89°24'20" E., ALONG SAID NORTH BOUNDARY, 465.72 FEET; THENCE S. 00°01'45" E., 52.42 FEET; THENCE S. 89°24'20" E., 18.56 FEET; THENCE N. 00°01'45" W., 52.42 FEET; THENCE S. 89°24'20" E., 6.44 FEET; THENCE 23°19'10" W., 401.15 FEET; THENCE N. 88°46'10" W., 448.13 FEET; THENCE S. 06°10'43" E., 398.76 FEET TO THE POINT OF BEGINNING.

AN EASEMENT FOR INGRESS AND EGRESS DESCRIBED AS FOLLOWS OF WHICH ONLY A PORTION IS PART OF THIS PROPERTY:

AN EASEMENT DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST CORNER OF SECTION 5, TOWNSHIP 28 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA AND RUN S. 89°24'20" E., ALONG THE NORTH BOUNDARY OF SAID SECTION 5, 515.72 FEET TO THE POINT

OF BEGINNING; THENCE CONTINUE S. 89°24'20" E., ALONG SAID NORTH BOUNDARY, 465.72 FEET; THENCE S. 00°01'45" E., 52.42 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE S. 00°01'45" E., 25 FEET; THENCE S. 89°24'20" E., 18.56 FEET; THENCE N. 00°01'45" W., 25 FEET; THENCE WEST ON A LINE PARALLEL TO THE LINE ON THE SOUTH END OF THE EASEMENT TO THE POINT OF BEGINNING.

Tax ID: 28280500000033030 you are required to serve a copy of your written defenses, if any, to it on Gary Gassel, Esquire, of Law Office of Gary Gassel, P.A. the plaintiff's attorney, whose address is 2191 Ringling Boulevard, Sarasota, Florida 34237 and the Primary email address for electronic service of all pleadings in this case under Rule 2.516 is as follows: Pleadings@Gassellaw.com, within 30 days from the first date of publication on or before 9-25-2023, and file the original with the clerk of this court at 255 N. Broadway Ave., Bartow, FL

33830 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.

Dated on AUG 17 2023
Stacy M. Butterfield, CPA
CLERK OF THE COURT
By: Asuncion Nieves
As Deputy Clerk
Law Office of Gary Gassel, P.A.
2191 Ringling Blvd
Sarasota, FL 34237
Pleadings@Gassellaw.com
Attorney for Plaintiff
November 17, 24, 2023 23-01626K

SECOND INSERTION

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

CIVIL DIVISION
CASE NO.: 2023-CA-006176
THERESA LOBBAN, Plaintiff, vs. PATRICIA A. CLARK, Defendants

NOTICE is hereby given that a civil action commenced on September 29, 2023, and is now pending as case number 2023-CA-006176 in the Circuit Court in the State of Florida, County of Polk.

The name of the unserved party to the action is:
 PATRICIA A. CLARK
 8549 Canterbury Lake Boulevard
 Tampa, FL 33619

and the nature of the proceeding is a partition on Real Property - Non-Homestead \$1 - \$50,000 or less.

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

Each defendant is required to serve written defenses to the Complaint on plaintiff's attorney, Stefanny Rosales, Esq., whose address is 10853 Boyette Road, Riverview, FL 33569, on or before the 30th day after the first publication of this Notice, and to file the original of the defenses with the clerk of this court either before service on plaintiff's

attorney or immediately thereafter. If a defendant fails to do so, a default will be entered against that defendant for the relief demanded in the complaint or petition.

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

WITNESS my hand and the seal of said court at Polk County, Florida on the 7th day of November, 2023.

Default Date: 12/14/2023
 STACY M. BUTTERFIELD, CPA
 AS CLERK OF THE COURT
 BY /s/ Lori Armijo
 As Deputy Clerk

/s/Stefanny Rosales
 Stefanny Rosales, Esq.
 Florida Bar No.: 1031475
 Law Offices of Stephen K. Hachey, P.A.
 10853 Boyette Rd
 Riverview FL 33569
 Phone: 813-549-0096
 E-service: srosales@hacheylawpa.com
 November 17, 24, 2023 23-01627K

THIRD INSERTION

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

Case Number: 2022CA-002484-0000-00
SOUTHSTATE BANK, N.A., a national banking association, f/k/a CENTERSTATE BANK, N.A., successor by merger with HARBOR COMMUNITY BANK, Plaintiff, vs.

WEI QIN, BALMORAL MASTER ASSOCIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES, LLC, a Florida limited liability company, UNKNOWN TENANT 1 AND UNKNOWN TENANT 2, Defendants.

TO: WEI QIN, whose exact legal status is unknown, claiming under any of the above-named or described defendant or party or claiming to have any right, title, or interest in the real property hereinafter described.

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following real property in Polk County, Florida: Lot 83, BALMORAL ESTATES PHASE 1, according to the map or plat thereof as recorded in Plat Book 160, Page 1, 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 Krista Mahalak,

plaintiff's attorney, whose address is P.O. Box 7608, Winter Haven, Florida 33883, within 30 days after the first publication of this Notice of Action, and file the original with the Clerk of the 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 this 3rd day of Nov. 2023.

Default date: 12/11/2023
 Stacy M. Butterfield
 Clerk of the Court
 (SEAL) By: /s/ Lori Armijo
 As Deputy Clerk

Krista Mahalak,
 plaintiff's attorney,
 P.O. Box 7608,
 Winter Haven, Florida 33883
 Nov. 10, 17, 24; Dec. 1, 2023
 23-01599K

SECOND INSERTION

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

File No. 53-2023-CP-004071-0000-XX
IN RE: ESTATE OF GEORGE RICHARD DOERBAUM Deceased.

The administration of the estate of George Richard Doerbaum, deceased, whose date of death was September 14, 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 de-

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

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

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

The date of first publication of this notice is November 17, 2023.

Personal Representative:
Karen M. Brooks
 1790 Avenue S, NW
 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
 November 17, 24, 2023 23-01647K

SECOND INSERTION

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

File No. 2023-CP-002875
Division Probate
IN RE: ESTATE OF ROSEMARIE DALE a/k/a ROSEMARIE P. DALE Deceased.

The administration of the estate of Rosemarie Dale, deceased, whose date of death was July 17, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is November 17, 2023.

Personal Representative:
Isaac Manzo
 Manzo & Associates, P.A.
 4767 New Broad Street
 Orlando, Florida 32814
 Attorney for Personal Representative:
 Isaac Manzo
 E-mail Addresses:
 manzo@manzolawgroup.com
 Florida Bar No. 10639
 Manzo & Associates, P.A.
 4767 New Broad Street
 Orlando, Florida 32814
 Telephone: (407) 514-2692
 November 17, 24, 2023 23-01634K

SECOND INSERTION

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

CASE No. 2022CA000788000000
BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, Plaintiff, vs.

UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARGARET CHASTAIN A/K/A MARGARET A. CHASTAIN A/K/A MARGARET ANNE CHASTAIN, DECEASED, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2022CA000788000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein, BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, Plaintiff, and, UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARGARET CHASTAIN A/K/A MARGARET A. CHASTAIN A/K/A MARGARET ANNE CHASTAIN, DECEASED, et al. are Defendants, Clerk of the Circuit Court Stacy M. Butterfield, CPA will sell to the highest bidder for cash at, WWW.POLK.REALFORECLOSE.COM, at the hour of 10:00 A.M., on the 27th day of December, 2023, the following described property:

UNIT C-327, LAKESIDE VILLAGE CONDOMINIUM II, A

CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 2006, PAGES 127 THROUGH 183; INCLUSIVE, AND THE DRAWINGS THEREOF RECORDED IN CONDOMINIUM BOOK 5, PAGES 30 THROUGH 32, INCLUSIVE, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.032.

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 8th day of November, 2023.
 GREENSPOON MARDER LLP
 TRADE CENTRE SOUTH,
 SUITE 700
 100 WEST CYPRESS CREEK ROAD
 FORT LAUDERDALE, FL 33309
 Telephone: (954) 343 6273
 Hearing Line: (888) 491-1120
 Facsimile: (954) 343 6982
 Email 1: Jacob.Elberg@gmlaw.com
 Email 2: gmforeclosure@gmlaw.com
 By: /s/ Jacob C. Elberg
 Jacob C. Elberg, Esq.
 Florida Bar No. 1032316
 36615.0170 / NBray
 November 17, 24, 2023 23-01621K

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.: 2023-CA-004294
MOVEMENT MORTGAGE, LLC, Plaintiff, v. MATTHEW RAMEY and PATIENCE RAMEY Defendant(s).

NOTICE IS HEREBY GIVEN that pursuant to an Order Resetting The Foreclosure Sale entered on October 11, 2023 and entered in Case No. 2023-CA-004294 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein MATTHEW RAMEY and PATIENCE RAMEY, are the Defendants. The Clerk of the Court, Stacy M. Butterfield, will sell to the highest bidder for cash at www.polk.realforeclose.com on December 1, 2023 at 10:00 AM, the following described real property as set forth in said Final Judgment, to-wit:

LOT 3, BLOCK E, LAKE PARKER MANOR UNIT NUMBER ONE, PLAT BOOK 45, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, and commonly known as 2717 KATHRYN AVE, LAKELAND, FL 33805
 ANY PERSON CLAIMING AN IN-

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

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

WITNESS my hand and the seal of the court on November 10, 2023
 GHIDOTTI | BERGER LLP
 Attorneys for Plaintiff
 1031 North Miami Beach Blvd
 North Miami Beach, FL 33162
 Telephone: (305) 501.2808
 Facsimile: (954) 780.5578
 By: /s/ Tara L. Messenger
 Chase A. Berger, Esq.
 Florida Bar No.: 083794
 Tara L. Messenger, Esq.
 Florida Bar No. 0059454
 fepleadings@ghidottiberger.com
 November 17, 24, 2023 23-01628K

SECOND INSERTION

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

CASE NO.: 2023-CA-000823
WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-FXD2, Plaintiff, vs.

HANK E. CROWLEY, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated October 4, 2023, and entered in Case No. 2023-CA-000823 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A. as Trustee For Option One Mortgage Loan Trust 2007-FXD2, is the Plaintiff and Hank E. Crowley, Ivie D. Crowley, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the December 5, 2023 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 3, SHADOW WOOD UNIT III, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 69,

PAGE 46 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 4357 DIAMOND RD, WINTER HAVEN, FL 33880

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

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

Dated this 14 day of November, 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-18-008005
 November 17, 24, 2023 23-01646K

SECOND INSERTION

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

CIVIL DIVISION
CASE NO.: 2023CA-005923-0000-00
VILLAGE CAPITAL & INVESTMENT LLC, Plaintiff, vs.

UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RICHARD M. RENNON, et al., Defendants.

TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RICHARD M. RENNON 432 OAK RIDGE W, LAKELAND, FL 33801

RICHARD WILLIAM RENNON A/K/A RICHARD W. RENNON AKA RICHARD RENNON, JR. 2310 SW 2ND AVE, AMARILLO, TX 79106
 TYREL JAMES HEIN 2111 NORTH RIVERSIDE DRIVE, TAMPA, FL 33602

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

LOT 29, OF THE VILLAGE-LAKELAND UNIT NO. 4 ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 86, PAGE 6, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THE MOBILE HOME SITUATED THEREON WHICH IS AFFIXED TO THE AFOREMENTIONED REAL PROPERTY AND INCORPORATED HEREIN AND WHICH IS IN-

TENDED BY ALL PARTIES TO CONSTITUTE A PART OF THE REALTY AND TO PASS WITH IS SAID MOBILE HOME IS IDENTIFIED AS FOLLOW:

1989 BARRINGTON BEARING VIN NUMBERS FLFLJ33 A/B 11793BA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, CORAL SPRINGS, FL 33310 on or before 12/18/2023, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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 9th day of November, 2023.

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

De Cubas & Lewis, P.A.,
 Attorney for Plaintiff,
 PO BOX 5026,
 CORAL SPRINGS, FL 33310
 23-02128
 November 17, 24, 2023 23-01643K

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/k/a 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 December 8, 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 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
 750 Park of Commerce Blvd., Suite 130
 Boca Raton, Florida 33487
 (561) 998-6700
 (561) 998-6707
 20-323101 FCO1 WNI
 November 17, 24, 2023 23-01631K

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SAVE TIME

Email your Legal Notice

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

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.

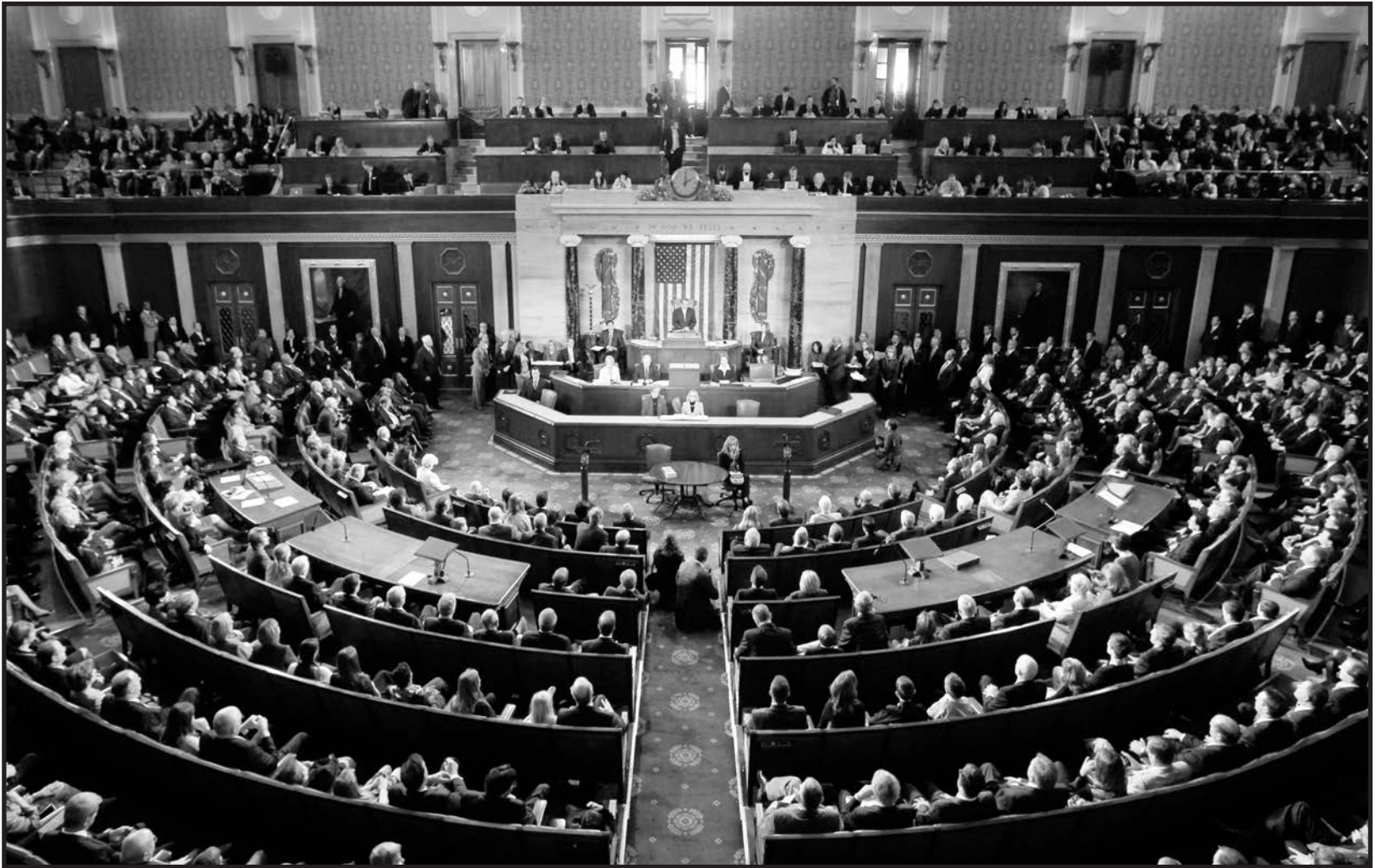
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. 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.