

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
FILE NO. 23CP-4528
Division Probate
IN RE: ESTATE OF
KIMBERLY L. MILLER-NEAL
Deceased.

The administration of the estate of Kimberly L. Miller-Neal, deceased, whose date of death was October 6, 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 January 26, 2024.

Personal Representative:

/s/ Jessica K. Evans
Jessica K. Evans
6544 Millville Road
Snow Hill, Maryland 21863
Attorney for Personal Representative:
/s/ Charlotte C. Stone
Charlotte C. Stone, Esq.
Florida Bar Number: 21297
Stone Law Group, P.L.
3200 US Hwy 27 S., Suite 201
Sebring, Florida 33870
Telephone: (863) 402-5424
Fax: (863) 402-5425
E-Mail:
charlotte@stonelawgroupfl.com
Secondary E-Mail:
tami@stonelawgroupfl.com
Jan. 26; Feb. 2, 2024 24-00121K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
FILE NO.
53-2023-CP-004101-0000-XX
DIVISION: PROBATE
IN RE: ESTATE OF
SHIRLEY MARSHALL,
DECEASED

The administration of the Estate of Shirley Marshall, deceased, whose date of death was April 29, 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 January 26, 2024.

Personal Representative:

/s/ Gregory Marshall
Gregory Marshall
6009 Crews Lake Road
Lakeland, FL 33812
Attorney for Personal Representative:
Keifer M. Exum
Attorney for Personal Representative
Florida Bar Number: 1025388
Elder Law Firm of Clements & Wallace PL
310 East Main Street
Lakeland, FL 33801
Telephone: (863) 687-2287
Fax: (863) 682-7385
E-Mail: cw Wallace@mclements.com
Secondary E-Mail:
cross@mclements.com
Jan. 26; Feb. 2, 2024 24-00114K

FIRST INSERTION

Notice to Creditors
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
FILE NO. 532023CP0047480000XX
IN RE: ESTATE OF
LISA MARIE HURLEY,
Deceased.

The administration of the estate of Lisa Marie Hurley, deceased, whose date of death was February 18, 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 January 26, 2024.

Personal Representative:

/s/ Trimeshia L. Smiley
Trimeshia L. Smiley
3300 W Lake Mary Blvd., Suite 310
Lake Mary, Florida 32746
Attorney for Personal Representative:
/s/ Trimeshia L. Smiley
Trimeshia L. Smiley, Esq.
FL Bar No. 0117566
The Probate Pro,
a division of Darren Findling Law Firm, PLLC
3300 W Lake Mary Blvd.,
Suite 310
Lake Mary, Florida 32746
Phone: 407-559-5480
Email: trimeshia@theprobatepro.com
Secondary Email:
floridaservice@theprobatepro.com
Jan. 26; Feb. 2, 2024 24-00111K

FIRST INSERTION

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

532023CA006604000000
BASSEDENA CIRCLE HOLDINGS,
LLC,
Plaintiff(s), v.
LAKELAND TWO TRUST and
POLK CUSIP 22 TRUST,
Defendant(s).

NOTICE IS HEREBY GIVEN that a judicial sale will be made pursuant to an Order or Final Judgment for Partition entered in the above styled cause of action. The Clerk of Court, Stacy M. Butterfield, shall sell the following described real property at a public sale online at <https://polk.realforeclose.com/> to the highest bidder or bidders for cash beginning at 10:00 a.m. on February 27, 2024:

LOT 56, AND THE WEST 15 FEET OF LOT 52, BLOCK A, MAP OF PINEHURST COURT, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGE 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
Property Address: 301 Bassedena Circle North, Lakeland, FL 33805
Parcel Identification Number: 23-28-01-018000-010521 ("Property")

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 January 20, 2024
PREMIER LAW PLLC
6706 N. Nebraska Ave. #8386
Tampa, Florida 33604
Phone: 954.866.5255
Email: Premierlawpllc@gmail.com
/s/ Derek A. Carrillo, Esq.
DEREK A. CARRILLO, ESQ.
Florida Bar Number: 111919
Attorney for the Uncontested Parties
Jan. 26; Feb. 2, 2024 24-00126K

FIRST INSERTION

NOTICE OF PUBLIC SALE
The following personal property of Richard Terry Bryan will on the 9th day of February 2024, at 10:00 a.m., on property at 284 Debbie Avenue, Lakeland, Polk County, Florida 33801, in Lakeland Estates MHC be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109: Year/Make: 1966 PLYM Mobile Home
VIN No.: 44GV81810
Title No. #: 1944783
And All Other Personal Property Therein
PREPARED BY:
Rosia Sterling
Lutz, Bobo & Telfair, P.A.
2155 Delta Blvd, Suite 210-B
Tallahassee, Florida 32303
Jan. 26; Feb. 2, 2024 24-00130K

FIRST INSERTION

Notice Under Fictitious Name Law
According to Florida Statute
Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Bubbly Bath Kids located at 39873 Highway 27 Suite 301 in the City of Davenport, Polk County, FL 33837 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 17th day of January, 2024.
Bliss Essentials LLC
Jessica Rodriguez
January 26, 2024 24-00115K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES
NOTICE IS HEREBY GIVEN that Jason T Aylward / Charles Oehler will engage in business under the fictitious name OLD BAY BRASS, with a physical address 720 Winfree Avenue Lakeland, FL 33801, with a mailing address 720 Winfree Avenue Lakeland, FL 33801, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.
January 26, 2024 24-00122K

FIRST INSERTION

Notice of Meeting of the Audit Committee of the City Center Community Development District
The Audit Committee for the City Center Community Development District ("District") will hold a special meeting on February 13, 2024, at 1:00 p.m. at the Holiday Inn Express & Suites Orlando South-Davenport located at 4050 Hotel Drive, Davenport, Florida 33897. The purpose of the meeting is to review, rank, and provide a recommendation to the Board of Supervisors of the District with respect to proposals for auditing services received pursuant to the District's Request for Proposals for Annual Audit Services.

The meeting is open to the public and will be conducted in accordance with provisions of Florida law for community development districts. A copy of the agenda for the meeting will be available on the District's website: <https://www.citycenteredd.org/>. The meeting may be continued to a date, time, and place to be specified on the record at the meeting.

There may be occasions when one or more committee members will participate virtually. At the above location will be present a speaker so that any committee member 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 audio/visual technology.

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 Manager David McInnes with Vesta Property Services, via phone at (321) 263-0132, extension 193 or via email at dmcinnes@vestapropertyservices.com, at least 48 hours before the meeting. 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 Manager's office.

Any person who decides to appeal any action or decision taken by the committee with respect to any matter considered at the meeting 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
January 26, 2024 24-00112K

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, February 2, 2024, 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.solterrasortcdd.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
January 26, 2024 24-00127K

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. 2018CA005113000000
PACIFIC UNION FINANCIAL LLC,
Plaintiff,

vs.
LUAYNE WITTER AND NADINE WITTER, et al.
Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 15, 2021, and entered in 2018CA005113000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein PACIFIC UNION FINANCIAL, LLC is the Plaintiff and LUAYNE WITTER; NADINE WITTER; UNKNOWN SPOUSE OF FERNANDO A. GALVIS; ROYAL RIDGE HOMEOWNERS' ASSOCIATION, INC. F/K/A HUNTWICKE HOMEOWNERS' ASSOCIATION, INC.; CASTLE CREDIT CO HOLDINGS, LLC 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 February 13, 2024, the following described property as set forth in said Final Judgment, to wit:

LOT 239, ROYAL RIDEGE PHASE III, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 122, PAGES(S) 39 AND 40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 640 NICHOLSON DR, DAVENPORT, FL 33837
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.
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 18 day of January, 2024.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: fmail@raslg.com
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
18-210325 - GrS
Jan. 26; Feb. 2, 2024 24-00117K

FIRST INSERTION

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

CASE NO.: 2023-CA-005081
THE MORTGAGE FIRM, INC.,
Plaintiff, v.
ALPESHKUMAR NAROTTAMDAS
PATEL, et al.,
Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on February 27, 2024, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot 80, Block "B", BEVERLY RISE PHASE ONE, according to the

map or plat thereof recorded in Plat Book 110, Pages 28 and 29, of the Public Records of Polk County, Florida.

Property Address: 5480 Moon Valley Drive, Lakeland, FL 33812
pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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

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

If you 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 on this 23rd day of January, 2024.

TIFFANY & BOSCO, P.A.
/s/ Kathryn I. Kasper, Esq.
Anthony R. Smith, Esq.
FL Bar #157147
Kathryn I. Kasper, Esq.
FL Bar #621188
Attorneys for Plaintiff
Jan. 26; Feb. 2, 2024 24-00129K

FIRST INSERTION

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

CASE NO.:
2022CA000356-0000-00
FREEDOM MORTGAGE
CORPORATION
PLAINTIFF, VS.

JO ANN JONES A/K/A JO A.
JONES A/K/A JOANN ANN JONES,
ET AL.,
DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to Amended Final Judgment of Foreclosure dated the 16th day of January 2024, and entered in Case No. 2022CA000356-0000-00, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY; UNKNOWN SPOUSE OF JO ANN JONES A/K/A JO A. JONES A/K/A JOANN ANN JONES; JO ANN JONES/K/A JO A. JONES A/K/A JOANN ANN JONES; POLK COUNTY, FLORIDA; and UN-

KNOWN TENANTS IN POSSESSION OF THE SUBJECT PROPERTY are defendants. Stacy M. Butterfield as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at <https://www.polk.realforeclose.com> at 10:00 AM on the 20th day of February 2024, the following described property as set forth in said Final Judgment, to wit:

LOT 442, INWOOD UNIT NO. 6, A SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGE 2, 2A AND 2B, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE 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 24th day of January 2024
By: Liana R. Hall
Bar No. 73813
Submitted by:
Miller, George & Suggs, PLLC
ATTORNEY FOR PLAINTIFF
210 N. University Drive,
Suite 900
Coral Springs, FL 33071
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
ESERVICE@MGS-LEGAL.COM
22FL373-0173
Jan. 26; Feb. 2, 2024 24-00132K

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. 2020CA000153000000 LAKEVIEW LOAN SERVICING, LLC,

Plaintiff, vs. SHERRICK LYNELL FORRESTER A/K/A SHERRICK FORRESTER A/K/A SHERRICK L. FORRESTER, et al., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered May 06, 2022 in Civil Case No. 2020CA000153000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and Sherrick Lynell Forrester a/k/a Sherrick Forrester a/k/a Sherrick L. Forrester, 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 27th day of February, 2024 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 21, SOLIS GARDENS, according to the Plat or Map thereof, as recorded in Plat Book 163, pages 17, 18, 19 and 20, Public Records of Polk County, FL

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 23-06647FL Jan. 26; Feb. 2, 2024 24-00110K

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. 53-2022-CA-001893

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-WM3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WM3, Plaintiff,

vs. LENA R. WHITE A/K/A LENA WHITE, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 24, 2023, and entered in 53-2022-CA-001893 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-WM3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WM3 is the Plaintiff and LENA R. WHITE A/K/A LENA WHITE; TERRANOVA HOMEOWNERS ASSOCIATION OF POLK COUNTY, 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 February 13, 2024, the following described property as set forth in said Final Judgment, to wit:

LOT 295 OF TERRANOVA PHASE IV, ACCORDING TO THE PLAT THEREOF, RE-

CORDED IN PLAT BOOK 130, PAGE 6, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 258 TERRANOVA BLVD, WINTER HAVEN, FL 33884

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 18 day of January, 2024. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: /s/Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 22-023426 - NaC Jan. 26; Feb. 2, 2024 24-00118K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR

POLK COUNTY, FLORIDA CASE NO.: 2023CA004145000000 LAKEVIEW LOAN SERVICING, LLC,

Plaintiff, vs. CARMEN ROSA CRESPO RODRIGUEZ; JAM MANUEL GONZALEZ RIVERA; CORAL DELMAR GONZALEZ RIVERA;

ROSA JAMILLE RIVERA CRESPO; BELLA NOVA HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A ROSALINDA GONZALEZ; 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, GRANTEES, OR OTHER CLAIMANTS Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on January 3, 2024 in Civil Case No. 2023CA004145000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and CARMEN ROSA CRESPO RODRIGUEZ; JAM MANUEL GONZALEZ RIVERA; CORAL DELMAR GONZALEZ RIVERA; ROSA JAMILLE RIVERA CRESPO; BELLA NOVA HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A ROSALINDA GONZALEZ; 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, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on March 5, 2024 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 49, BELLA NOVA - PHASE 3, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 164, PAGES 21 THROUGH 24, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 18 day of January, 2024. ALDRIDGE PITE, LLP Attorney for Plaintiff 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484 Telephone: 561-392-6391 Facsimile: 561-392-6965 Digitally signed by Zachary Ullman Date: 2024.01.18 11:37:44-05'00' By: Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepите.com 1184-1779B Jan. 26; Feb. 2, 2024 24-00119K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR

POLK COUNTY, FLORIDA CASE NO.: 2022CA000198000000

FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2019-3, Plaintiff, vs.

THOMAS E. THOMPSON; UNKNOWN SPOUSE OF THOMAS E. THOMPSON; UNKNOWN TENANT #1; UNKNOWN TENANT #2; 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, GRANTEES, OR OTHER CLAIMANTS Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on April 17, 2023 in Civil Case No. 2022CA000198000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2019-3 is the Plaintiff, and THOMAS E. THOMPSON; UNKNOWN SPOUSE OF THOMAS E. THOMPSON; UNKNOWN TENANT #1; UNKNOWN TENANT #2; 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, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on March 5, 2024 at 10:00:00 AM

EST the following described real property as set forth in said Final Judgment, to wit:

THE WEST 456.0 FEET OF THE EAST 912.0 FEET OF THE SOUTH 527.63 FEET OF THE SE-1/4 OF THE SE-1/4 OF SECTION 5, TOWNSHIP 26 SOUTH, RANGE 24 EAST, TOGETHER WITH AN EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS AND POWER TRANSMISSION LINES ALONG THE NORTH 50 FEET OF THE EAST 456.0 FEET OF THE SOUTH 527.63 FEET OF THE SE-1/4 OF SE-1/4 OF SECTION 5, TOWNSHIP 26 SOUTH, RANGE 24 EAST, SUBJECT TO ROAD RIGHT-OF-WAY FOR MOORE ROAD OFF THE EAST 40 FEET THEREOF. THIS EASEMENT IS TO RUN WITH THE LAND TOGETHER WITH 1999 FLEETWOOD MOBILE HOME ID # GAFLW07A43630W521

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 23 day of January, 2024. ALDRIDGE PITE, LLP Attorney for Plaintiff 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484 Telephone: 561-392-6391 Facsimile: 561-392-6965 Digitally signed by Zachary Ullman Date: 2024.01.23 14:55:00-05'00' By: Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepите.com 1012-3557B Jan. 26; Feb. 2, 2024 24-00131K

FIRST INSERTION

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

CASE NO: 23-CC-8597

KENSINGTON VIEW HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. JENNY RIVERA and ANY UNKNOWN OCCUPANTS IN POSSESSION, Defendants.

TO: JENNY RIVERA YOU ARE NOTIFIED that an action to enforce and foreclose a Claim of Lien for condominium assessments and to foreclose any claims which are inferior to the right, title and interest of the Plaintiff, KENSINGTON VIEW HOMEOWNERS ASSOCIATION, INC., herein in the following described property:

Lot 92, of KENSINGTON VIEW, according to the Plat thereof, as recorded in Plat Book 166, Page 50-51, of the Public Records of Polk County, Florida. With the following street address: 368 Kensington View Drive, Winter Haven, Florida, 33880.

has been filed against you and you are required to serve a copy of your written defenses, if any, on Stephan C. Nikoloff, Esquire, of Greenberg Nikoloff, P.A.,

whose address is 1964 Bayshore Blvd., Dunedin, FL, 34698, within thirty (30) days after the first publication of this Notice in the Business Observer, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and the seal of this Court on 18 day of January, 2024.

Default Date: February 26, 2024 STACY M. BUTTERFIELD, CPA As Clerk of said Court (SEAL) By: /s/ Asuncion Nieves Deputy Clerk

Greenberg Nikoloff, P.A. 1964 Bayshore Blvd., Suite A Dunedin, FL 34698 (727) 738-1100 Jan. 26; Feb. 2, 2024 24-00125K

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. 53-2018-CA-003457

PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., Plaintiff, vs.

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

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 10, 2023 in Civil Case No. 53-2018-CA-003457 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC. is Plaintiff and Robert Anthony Mazzucco, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 13th day of February, 2024 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 24, Vizcay, according to the

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

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

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

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 21-04645FL Jan. 26; Feb. 2, 2024 24-00109K

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FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 2023CA005143000000

LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. AMANDA J WALKER A/K/A AMANDA WALKER A/K/A AMANDA JUNE WALKER, et al., Defendant.

To: ANGELA J. ROBINSON 2721 WOODLAND HILLS AVENUE, LAKEVIEW, FL 33803 UNKNOWN SPOUSE OF ANGELA J. ROBINSON 2721 WOODLAND HILLS AVENUE, LAKEVIEW, FL 33803 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 533, CLEVELAND HEIGHTS SUBDIVISION UNIT NO. 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE(S) 26 THROUGH 28, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to file a copy of your written defenses, if any, to it on Sara Collins,

Esq, McCalla Raymer Leibert Pierce, LLC, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 02/22/2024 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 16th day of January, 2024.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: /s/ Kenleigh Mathis Deputy Clerk

MCCALLA RAYMER LEIBERT PIERCE, LLC 225 East Robinson Street, Suite 155, Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: AccountsPayable@mccalla.com 23-06187FL Jan. 26; Feb. 2, 2024 24-00116K

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. 2023CA006837000000 ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DEBORAH JOHNSON A/K/A DEBORAH J. JOHNSON, DECEASED, et al. Defendant(s).

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DEBORAH JOHNSON A/K/A DEBORAH J. JOHNSON, 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 48, WHEELER HEIGHTS, UNIT #2, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA IN PLAT BOOK 58, PAGE 45.

COUNTY, FLORIDA IN PLAT BOOK 58, PAGE 45. 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 2/26/2024(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.

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.

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS. WITNESS my hand and the seal of this Court at County, Florida, this 18 day of January, 2024.

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 23-155681 Jan. 26; Feb. 2, 2024 24-00123K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 2023CA005605000000 PENNYMAC LOAN SERVICES, LLC, Plaintiff, vs. SHABAKA JABALI DUDLEY, et al., Defendant.

To: SHABAKA JABALI DUDLEY, 1029 SUNBROOK ROAD, DUNDEE, FL 33838 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 48, MABEL LOOP RIDGE SUBDIVISION PHASE 1, A REPLAT, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 151, PAGES 15 THROUGH 19, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to file a copy of your written defenses, if any, to it on Sara Collins, Esq, McCalla Raymer Leibert Pierce, LLC, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 02/22/2024 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

original with the Clerk of the above-styled Court on or before 02/22/2024 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 16th day of January, 2024.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: /s/ Kenleigh Mathis Deputy Clerk

MCCALLA RAYMER LEIBERT PIERCE, LLC 225 East Robinson Street, Suite 155, Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: AccountsPayable@mccalla.com 23-07293FL Jan. 26; Feb. 2, 2024 24-00128K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2023-CA-000775-0000-00

S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF BKPL LODGE SERIES I TRUST, Plaintiff, v. BRADLEY F. SHINN; JODI T. SHINN; et al, Defendants.

NOTICE IS HEREBY GIVEN that pursuant to an Order Resetting Sale entered on January 9, 2024 and entered in Case No. 2023-CA-000775 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein BRADLEY F. SHINN; JODI T. SHINN; POLK COUNTY, FLORIDA, CODE ENFORCEMENT UNIT; POLK COUNTY CLERK OF COURT; are the Defendants. The Clerk of the Court, Stacy M. Butterfield, will sell to the highest bidder for cash at www.polk.realestate.com on February 13, 2024 at 10:00 AM, the following described real property as set forth in said Final Judgment, to wit:

STARTING AT THE NE CORNER OF THE SE 1/4 OF THE NW 1/4 OF SECTION 33, TOWNSHIP 29 SOUTH, RANGE 23 EAST, THENCE RUN SOUTH 842.5 FEET, THENCE RUN WEST 410 FEET TO THE POB, THENCE WEST 100 FEET, THENCE SOUTH 147.5 FEET, THENCE EAST 100 FEET, THENCE NORTH 147.5 FEET TO THE POB, SAID

LAND BEING LOCATED IN SECTION 33, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, and commonly known as 3800 LEVINS ROAD, 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 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 January 17, 2024 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. Messinger Chase A. Berger, Esq. Florida Bar No.: 083794 Tara L. Messinger, Esq. Florida Bar No. 0059454 fpleadings@ghidottiberger.com Jan. 26; Feb. 2, 2024 24-00113K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA File No.532023CP0018430000XX Division Probate IN RE: ESTATE OF COMPTON IVOR STEPHEN Deceased.

The administration of the estate of Compton Ivor Stephen, deceased, whose date of death was March 12, 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 January 19, 2024.

Personal Representative: /s/ Malika Stephen Malika Stephen

Attorney for Personal Representative: /s/ Grant W. Kehres Grant W. Kehres, Attorney Florida Bar Number: 262811 GRANT W KEHRES PA 2000 Glades Rd., Suite 302 Boca Raton, FL 33431 Telephone: (561) 392-5200 Fax: (561) 392-6180 E-Mail: Grant@bocaclosings.com Secondary E-Mail: None January 19, 26, 2024 24-00097K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 532023CP0041190000XX Division Sec 14 IN RE: ESTATE OF RHONDA STOUT A/K/A RHONDA KAE INGRAM Deceased.

The administration of the estate of RHONDA STOUT a/k/a RHONDA KAE INGRAM, deceased, whose date of death was July 14, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830-3912. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is January 19, 2024.

Personal Representative: MARK INGRAM 3750 Oxford Middletown Rd. Trenton, OH 45067

Attorney for Personal Representative: Natalia V. Bevilacqua Attorney for Personal Representative Florida Bar Number: 109896 Mailing Address: 2221 Justin Road, 119-411 Flower Mound, TX 75028 Telephone: (561) 877-1515 Fax: (561) 412-3908 E-Mail: natalia@bevilacqua.com Secondary E-Mail: nvbesq@gmail.com January 19, 26, 2024 24-00102K

SECOND INSERTION

NOTICE TO CREDITORS (Formal Administration) IN THE 10th JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA. PROBATE DIVISION CASE NO.: 2023-CP-004758 IN RE: The Estate of DARYL AUPPERLEE, Deceased.

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

The administration of the estate of DARYL AUPPERLEE, deceased, whose date of death was April 14, 2023, and whose social security number is XXX-XX-5645, 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 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 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 January 19, 2024.

/s/ Nicole Stone NICOLE STONE, As Personal Representative

Attorney and Personal Representative Giving Notice: /s/ Steven E. Gurian STEVEN E. GURIAN, ESQ., Attorney for Personal Representative EASY ESTATE PROBATE, PLLC 2601 South Bayshore Drive, 18th Floor Coconut Grove, Florida 33133 Tel: 1-833-973-3279 Fax: 1-833-927-3279 E-mail: SG@EasyEstateProbate.com Florida Bar No. 101511 January 19, 26, 2024 24-00084K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA Case No: 2023-CA-006685

CARRINGTON MORTGAGE SERVICES, LLC, Plaintiff, vs. PATRICIA A. CLARK, et al., Defendants.

To: Patricia A. Clark 6616 Holly Heath Dr Riverview, FL 33578 The Unknown Spouse of Patricia A. Clark 6616 Holly Heath Dr Riverview, FL 33578 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN and any unknown heirs, devisees, grantees, creditors and other unknown persons or unknown spouses claiming by, through and under the above-named Defendant(s), if deceased or whose last known addresses are unknown.

YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 49, HIDDEN OAKS, ACCORDING THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 113, PAGES 17 AND 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

required to serve a copy of your written defenses, if any, to it on Lori Hill, Esq., Lender Legal PLLC, 1800 Pembroke Drive, Suite 250, Orlando, Florida 32810 and file the original with the Clerk of the above-styled Court on or before 30 days from the first publication, 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 day of JAN 12 2024.

Default Date 2/19/2024 Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: /s/ Asuncion Nieves Deputy Clerk

Lender Legal PLLC 1800 Pembroke Drive, Suite 250 Orlando, Florida 32810 LLS12141 Jan. 26; Feb. 2, 2024 24-00124K



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SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2023CA00405900000 MIDFIRST BANK Plaintiff, v. FELIERE METELLUS A/K/A FELIERE A. METELLUS A/K/A FELIERE METELLUS; UNKNOWN SPOUSE OF FELIERE METELLUS A/K/A FELIERE A. METELLUS A/K/A FELIERE METELLUS; UNKNOWN TENANT 2; UNKNOWN TENANT 1; COVENTRY COVE PHASE II HOMEOWNERS ASSOCIATION, INC.; ARTANSAS D. CROSSLEY; LILIANA ZAMORA Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on January 05, 2024, 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 140, COVENTRY COVE PHASE II, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 168, PAGES 42 AND 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 924 SUMMER GLEN DRIVE, WINTER HAVEN, FL 33880-1917

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on February 19, 2024 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 January, 2024.

eXL Legal, PLLC Designated Email Address: efling@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 1000007362 January 19, 26, 2024 24-00091K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2023CA00652800000 WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2021-RPLI TRUST, Plaintiff, vs. JEFFERY L. HENDERSON A/K/A JEFFERY L. HENDERSON; et al., Defendant(s).

TO: Jeffery Henderson a/k/a Jeffery L. Henderson Last Known Residence: 5829 Daughtery Downs Loop Lakeland, FL 33809 TO: Unknown Spouse of Jeffery Henderson a/k/a Jeffery L. Henderson Last Known Residence: 5829 Daughtery Downs Loop Lakeland, FL 33809

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in POLK County, Florida: LOT 18, EMERALD POINTE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 107, PAGE(S) 24, 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 ALDRIDGE

PITE, LLP, Plaintiff's attorney, at 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484, on or before 02/12/2024, 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 01/05, 2024. Stacy M. Butterfield As Clerk of the Court (SEAL) By: /s/ Kenleigh Mathis As Deputy Clerk ALDRIDGE PITE, LLP, Plaintiff's attorney, 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484 1012-3895B Ref# 6466 January 19, 26, 2024 24-00088K

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION CASE NO. 2017CA00137600000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. WILLIAM HALL A/K/A WILLIAM T HALL, et al., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 04, 2017 in Civil Case No. 2017CA001376000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and William Hall a/k/a William T Hall, 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 13th day of February, 2024 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 104, W.J. CRAIGS RE-SUBDIVISION OF Lots 22 to 28 inclusive of W.J. Howey Land Company Star Lake Subdivi-

sion, a subdivision according to the plat thereof recorded at Plat Book 10, Page 39, in the Public Records of Polk County, Florida, Less Road right-of-way

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

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 23-06774FL January 19, 26, 2024 24-00099K

SECOND INSERTION

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

CASE NO.: 2023CA-005869-0000-00 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. THIRAPHON BARRIER; BELLA TOSCANA HOMEOWNERS ASSOCIATION, INC.; FLORIDA HOUSING FINANCE CORPORATION; JAMES HAY; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 13 day of February 2024, the following described property as set forth in said Final Judgment, to wit: LOT 168, OF BELLA TOSCANA, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 135, PAGE(S) 5 THROUGH 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 336 ALFANI ST, DAVENPORT, FL 33896

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 16 day of January 2024. By: /s/ Lindsay Maisonet Lindsay Maisonet, Esq. Bar Number: 93156

Submitted by: De Cubas & Lewis, P.A. PO Box 5026 Fort Lauderdale, FL 33310 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@decubaslewis.com 23-02277 January 19, 26, 2024 24-00104K

SECOND INSERTION

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

CASE NO.: 2022-CA-2361 LORE LENDING GROUP, INC., a Florida Corporation, LORE INVESTMENT - MISTY, LLC, a Florida Limited Liability Company Plaintiffs, vs. DIRECT SUCCESS INVESTMENTS, LLC a Florida Limited Liability Company, STEVEN CAMPBELL, Individually, and UNKNOWN TENANT IN POSSESSION Defendants

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered MAY 23, 2023 in Civil Case No. 2022-CA-002361 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein Lore Lending Group, Inc, Lore Investment-Misty, LLC are Plaintiffs and Direct Success Investments, LLC a Florida Limited Liability Company and Steven Campbell, Individually are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 13TH day of FEBRUARY, 2024 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: Lot 8, Block 3, GROVE ES-

TATES SECOND ADDITION, according to the Map or Plat thereof, as recorded in Plat Book 63, Page 18, of the Public Records of Polk County, Florida. The Post Office address of the Property is: 201 Valencia Drive, Auburndale, Florida 33823

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim 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. Is/Mark A. Freeman, Esq./ls MARK A. FREEMAN, ESQ. Florida Bar #0116398 5323 Millenia Lakes Blvd., #300-352 Orlando, Florida 32839 (407) 230-5146 (telephone) (407)915-4093 (facsimile) Email: mark@lorelegal.com, Attorney for Plaintiff January 19, 26, 2024 24-00077K

SECOND INSERTION

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

CASE: 2022CC004770 WEST HAVEN HOMEOWNERS ASSOCIATION, INC., a not-for-profit Florida corporation, Plaintiff, vs. MELINDA SHEEHAN, ET AL. Defendants.

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

Lot 84, SANCTUARY AT WEST HAVEN, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 113, PAGE(S) 12 THROUGH 14, INCLUSIVE OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 828 Kildrummy Drive, Davenport, FL 33896 at public sale, to the highest and best bidder, for cash, via the Internet at www.polk.realforeclose.com at 10:00 A.M. on February 14, 2024

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE

PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. MANKIN LAW GROUP By /s/ Brandon K Mullis BRANDON K. MULLIS, ESQ. Attorney for Plaintiff E-Mail: Service@MankinLawGroup.com 2535 Landmark Drive, Suite 212 Clearwater, FL 33761 (727) 725-0559 FBN: 23217 January 19, 26, 2024 24-00100K

SECOND INSERTION

Affordable secure Storage-Lakeland 1925 George Jenkins Blvd Lakeland, FL 33815 863-682-2988

Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statutes: Self storage act, Sections 83.806 and 83.807. all items

or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable.

C54 Martha Crenshaw M05 Steve Louis C43 Stephen Mitton C19 Lionell Gary M15 Chris Grier C02 Della Downing A04 Kevin Figuera Auction date: 02.27.2024 January 19, 26, 2024 24-00079K

SECOND INSERTION

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

CASE NO.: 53-2020-CA-000806 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs.

COURTNEY CASSIE A/K/A COURTNEY LLOYD CASSIE A/K/A COURTNEY L. CASSIE, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated December 18, 2023, and entered in Case No. 53-2020-CA-000806 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Courtney Cassie a/k/a Courtney Lloyd Cassie a/k/a Courtney L. Cassie, Michele Keisha Ann Grant a/k/a Michele Grant, Florida Housing Finance Corporation, Country Chase of Central Florida Homeowners Association, Inc., State of Florida, Department of Revenue, Cindy A. Zellner, Polk County, Florida Clerk of the Circuit Court, Tiffini Griffin-Norton f/k/a Tiffini Griffin, Unknown Party#1, Unknown Party#2, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the February 1, 2024 the following described property as set forth in said Final Judgment

ment of Foreclosure: LOT 52, COUNTRY CHASE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGES 4 AND 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA A/K/A 7810 COUNTRY CHASE AVE, 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 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 12 day of January, 2024. 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 - 20-004142 January 19, 26, 2024 24-00083K

SECOND 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. 53 2023 CA 006952 000000 Mortgage Lenders Investment Trading Corporation, formerly known as R P Funding, Inc. Plaintiff, vs.

Javier E. Gonzalez Santos a/k/a Javier E. Gonzalez a/k/a Javier Gonzalez; et al Defendants. TO: Unknown Spouse of Willie Lee Thomas Last Known Address: Unknown

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

LOT 10, BLOCK 3, HIGHLAND PARK MANOR PLAT NO. 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 56, PAGE(S) 8, 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 Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, 2001 NW 64th St, Suite 130, Ft. Lauderdale, FL 33309, within thirty (30) days of the

first date of publication on or before February 19, 2024, and file the original with the Clerk of this Court either before service on the 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.

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

DATED on January 12, 2024. Stacy M. Butterfield As Clerk of the Court (SEAL) By: /s/ Asuncion Nieves As Deputy Clerk

Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, 2001 NW 64th St, Suite 130, Ft. Lauderdale, FL 33309 File # 23-F02151 January 19, 26, 2024 24-00096K

SECOND INSERTION

NOTICE OF ACTION CONSTRUCTIVE SERVICE PROPERTY

IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL ACTION NO: 2023CA006233000000 Civil Division

IN RE: COUNTRY WALK OF WINTER HAVEN HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation, Plaintiff, vs. RICHARD A. ADAMS; UNKNOWN SPOUSE OF RICHARD A. ADAMS, et al, Defendant(s).

TO: RICHARD A. ADAMS YOU ARE HEREBY NOTIFIED that an action to foreclose a lien on the following property in POLK County, Florida:

LOT 16, COUNTRY WALK OF WINTER HAVEN, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 167, PAGES 4 AND 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any, to it on FLORIDA COMMUNITY LAW GROUP, P.L.L., Attorney for COUNTRY WALK OF WINTER HAVEN HOMEOWNERS ASSOCIATION, INC., whose address is P.O. Box 292965, Davie, FL 33329-2965 and file the original with the clerk

of the above styled court on or before 02/23/2024, (or 30 days from the first date of publication, whichever is later); otherwise a default will be entered against you for the relief prayed for in the complaint or petition.

This notice shall be published once a week for two consecutive weeks in The Polk County Business Observer (Newspaper)

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 this 16 day of Jan., 2024.

STACY M BUTTERFIELD As Clerk, Circuit Court POLK County, Florida (SEAL) By: /s/ Tamika Joiner As Deputy Clerk

Florida Community Law Group, P.L. Jared Block, Esq. P.O. Box 292965 Davie, FL 33329-2965 Phone: (954) 372-5298 Fax: (866) 424-5348 Email: jared@fclg.com Fla Bar No.: 90297 January 19, 26, 2024 24-00103K

SECOND INSERTION

NOTICE OF PUBLIC SALE The following personal property of DAVID RONALD COREY and APRIL D. WALKER, will, on February 1, 2024, at 10:00 a.m., at 944 Reynolds Road, Lot #331, Lakeland, Polk County, Florida 33801; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1994 NOBI MOBILE HOME, VIN: N15194, TITLE NO.: 0067617687 and all other personal property located therein PREPARED BY: J. Matthew Bobo Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 January 19, 26, 2024 24-00107K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

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

Business Observer

SECOND INSERTION

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.
532023CA000387000000
NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs. CHAD PALMER A/K/A CHAD M. PALMER; LOANPAL, LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated October 31, 2023 and an Order Resetting Sale dated January 8, 2024, and entered in Case No. 532023CA000387000000 of the Circuit Court in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is Plaintiff and CHAD PALMER A/K/A CHAD M. PALMER; LOANPAL, LLC; 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 March 8, 2024, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 1, AND THE NORTH 20 FEET OF LOT 4, BLOCK A, VINE PARK ADDITION TO FORT MEADE, ACCORD-

ING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 102, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH THE EAST 1/2 OF CLOSED ALLEY LYING ON THE WEST THEREOF.

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 January 12, 2024.
By: /s/ Lisa Woodburn
Lisa A Woodburn
Florida Bar No.: 11003
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1496-190570 / BJB
January 19, 26, 2024 24-00089K

SECOND 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. **2019CA003209000000**
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. DEMETRIUS TORMEL BERRIEN SR; SHARONDA L. BERRIEN; STATE OF FLORIDA; CLERK OF THE CIRCUIT COURT OF POLK COUNTY, FLORIDA; TADLOCK ROOFING, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated August 14, 2023 and an Order Resetting Sale dated January 11, 2024 and entered in Case No. 2019CA003209000000 of the Circuit Court in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and DEMETRIUS TORMEL BERRIEN SR; SHARONDA L. BERRIEN; STATE OF FLORIDA; CLERK OF THE CIRCUIT COURT OF POLK COUNTY, FLORIDA; TADLOCK ROOFING, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on February 15, 2024, the following described property as set forth in

said Order or Final Judgment, to-wit: THE WEST 1/2 OF THE WEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 29, TOWNSHIP 29 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA. SUBJECT TO RIGHT OF WAY FOR SHELL ROAD.

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 January 16, 2024.
By: /s/ Ian Dolan
Ian C. Dolan
Florida Bar No.: 757071
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1463-179823 / SR4
January 19, 26, 2024 24-00105K

SECOND INSERTION

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

CIVIL ACTION
CASE NO.:
532023CC005060000000
ARCPE 1, LLC, Plaintiff, vs. OMAR ZAYAS, et al., Defendants.

TO: OMAR ZAYAS
Whose last known residence(s) is: 300 Keswick Avenue, Davenport, FL 33897
3945 Lake Ned Villas Cir, Winter Haven, FL 33884
UNKNOWN SPOUSE OF OMAR ZAYAS
Whose last known residence(s) is: 300 Keswick Avenue, Davenport, FL 33897
3945 Lake Ned Villas Cir, Winter Haven, FL 33884
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 SPOUSE, HEIRS, HEIRS OF THE NAMED DEFENDANTS, DEVISEES, GRANTEES, BENEFICIARIES OR OTHER CLAIMANTS
Whose last known residence(s) is: Unknown

YOU ARE HEREBY required to file your answer or written defenses, if any, in the above proceeding with the Clerk of this Court, and to serve a copy thereof upon Plaintiff's attorney, Damian G. Waldman, Esq., Law Offices of Damian G. Waldman, P.A., PO Box 5162, Largo, FL 33779, telephone (727) 538-4160, facsimile (727) 240-4972, or email to, within thirty (30) days of the first publication of this Notice, in the Business Observer, a default will be entered against you for the relief demanded in the Complaint or petition.

DATED at Polk County this 20 day of December, 2023.

LOT 55, PINES WEST - PHASE 2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 119, PAGES 47, 48 AND 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

PARCEL IDENTIFICATION NUMBER: 26-25-36-999970-000550
A/K/A 300 KESWICK AVE., DAVENPORT, FL 33897

If you fail to file your response or answer, if any, in the above proceeding with the Clerk of this Court, and to serve a copy thereof upon the Plaintiff's attorney, Damian G. Waldman, Esq., Law Offices of Damian G. Waldman, P.A., PO Box 5162, Largo, FL 33779, telephone (727) 538-4160, facsimile (727) 240-4972, or email to, within thirty (30) days of the first publication of this Notice, in the Business Observer, 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 at Polk County this 20 day of December, 2023.

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

Damian G. Waldman, Esq.,
Law Offices of Damian G. Waldman, P.A.,
PO Box 5162,
Largo, FL 33779
telephone (727) 538-4160
facsimile (727) 240-4972
January 19, 26, 2024 24-00090K

SECOND INSERTION

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

CASE NO.: **2022-CA-2358**
LORE LENDING GROUP, INC., a Florida Corporation, LORE INVESTMENT - MARK, LLC, a Florida Limited Liability Company
ACL ENTERPRISES, LLC, a Florida Limited Liability Company, Plaintiff(s), vs. DIRECT SUCCESS INVESTMENTS, LLC a Florida Limited Liability Company, STEVEN CAMPBELL, Individually, and UNKNOWN TENANT IN POSSESSION Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered JULY 13, 2023 in Civil Case No. 2022-CA-2358 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein Lore Lending Group, Inc, Lore Investment - Mark, LLC and ACL Enterprises, LLC are Plaintiffs and Direct Success Investments, LLC a Florida Limited Liability Company and Steven Campbell, Individually are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 13TH day of FEBRUARY, 2024 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

S 120 FT OF E 170 FT LESS E 20 FT OF FOLL DESC: SW1/4 OF SE1/4 OF SW1/4 LESS E 305 FT & LESS N 514 FT & W 150.03 FT OF E 170.03 FT OF W

360.29 FT OF W1/2 OF NE1/4 OF NW1/4 OF SEC 7 T29 R27 LYING N OF LAKE FOX DR & LESS RD R/W & LESS W 75 FT OF S 120 FT OF E 170 FT OF FOLL: SW1/4 OF SE1/4 OF SW1/4 LESS E 305 FT & LESS N 514 FT & LESS W 75.02 FT OF E 170.03 FT OF W 360.29 FT OF W1/2 OF NE1/4 OF NW1/4 OF SEC 7 TSP 29S R27E LYING N OF LAKE FOX DR. The post off address of the property is 35 S. Fox Lake Road, Winter Haven, FL 33884

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

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

ls/Mark A. Freeman, Esq./ls MARK A. FREEMAN, ESQ.
Florida Bar #0116398
5323 Millenia Lakes Blvd., #300-352
Orlando, Florida 32839
(407) 230-5146 (telephone)
(407)915-4093 (facsimile)
Email: mark@lorelegal.com,
Attorney for Plaintiff
January 19, 26, 2024 24-00076K

SECOND INSERTION

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

CASE NO. **2022CA-002363-0000-00**
LORE LENDING GROUP INC, LORE INVESTMENT MISTY LLC, JOHN J. ROONEY CPA PA, ACL ENTERPRISES LLC Plaintiff(s), vs. DIRECT SUCCESS INVESTMENTS, LLC A FLORIDA LIMITED LIABILITY COMPANY, STEVEN CAMPBELL, INDIVIDUALLY, AND UNKNOWN TENANT IN POSSESSION Defendant(s).

Notice is hereby given that pursuant to a Final Judgment entered on FEBRUARY 23, 2023, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

PARCEL 302 of Unrecorded Lake Pierce Retreats: Commence at the NW corner of Government lot 1, in Section 8, Township 29 South, Range 28 East, and run South 0°45' East, along= the West boundary of said Government Lot 1, a distance of 2432.91 feet; thence North 89°45' East 550 feet for a Point of Beginning, thence South 0°45' East 10 feet, then North 89°45' East 35 feet; thence North 0°45' West 100 feet; then South 89°45' West 35 feet to the Point of Beginning. PARCEL 303 of Unrecorded Lake Pierce Retreats: Commence at the NW corner of Government Lot 1, in Section 8, Township 29 South, Range 28 East, and run South 0°45' East, along the West

boundary of said Government Lot 1, a distance of 2432.91 feet; thence North 89°45' East 585 feet for a Point of Beginning, thence South 0°45' East 100 Feet, then North 89°40' East 35 feet; thence North 0°45' West 100 feet; then South 89°45' West 35 feet to the Point of Beginning. The Post Office address of the Property is 2626 Shiner Drive, Lake Wales, Florida 33898

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 16TH day of FEBRUARY, 2024.

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

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

WITNESS my hand and the seal of the Court on this 12th day of January, 2024.
STACY M. BUTTERFIELD, CPA
Clerk of the Circuit Court (SEAL)
Drawer CC-12, P. O. Box 9000
Bartow, Florida 33831-9000
By: /s/ Carolyn Mack
Deputy Clerk
January 19, 26, 2024 24-00101K

SECOND INSERTION

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

CASE No. **2023CA006360000000**
CARRINGTON MORTGAGE SERVICES, LLC, PLAINTIFF, VS. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF SHERRY D. GASKINS (DECEASED), ET AL DEFENDANT(S).

To: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF SHERRY D. GASKINS (DECEASED) RESIDENCE: UNKNOWN
LAST KNOWN ADDRESS: 659 E Lake Avenue, Eagle Lake, FL 33839

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

TRACT #11: STARTING AT THE NORTHERNMOST CORNER OF TIER 6, BLOCK 6 OF ORIGINAL TOWN OF EAGLE LAKE, FLORIDA, AS RECORDED IN PLAT BOOK 1, PAGE 12 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN THENCE SOUTH 45 DEG. 00'0" EAST, A DISTANCE OF 247.71 FEET; THENCE SOUTH 45 DEG. 01'15" WEST, A DISTANCE OF 130 FEET FOR THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 45 DEG. 01'15" WEST, A DISTANCE OF 130 FEET; THENCE SOUTH 45 DEG. 00'00" EAST, A DISTANCE OF 82.57 FEET;

THENCE NORTH 45 DEG. 01'15" EAST, A DISTANCE OF 130 FEET; THENCE NORTH 45 DEG. 00'00" WEST, A DISTANCE OF 82.57 FEET 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 this action, on Tromberg, Morris & Poulin, PLLC, attorneys for Plaintiff, whose address is 1515 South Federal Highway, Suite 100, Boca Raton, FL 33432, and file the original with the Clerk of the Court, within 30 days after the first publication of this notice, either before February 19, 2024 or immediately thereafter, otherwise a default may be entered against you for the relief demanded in the Complaint.

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

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

Date: January 11, 2024

Stacy M. Butterfield
Clerk of the Circuit Court
(SEAL) By: /s/ Asuncion Nieves
Deputy Clerk of the Court

Tromberg, Morris & Poulin, PLLC,
attorneys for Plaintiff,
1515 South Federal Highway,
Suite 100,
Boca Raton, FL 33432
Our Case #: 23-001588/2023CA00636
0000000/CMS
January 19, 26, 2024 24-00082K

SECOND INSERTION

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

CASE NO.:
2023CA006318000000
ALLY BANK, Plaintiff, vs. ROPACTEL, LLC; ROMUNDA J. THOMPSON; et al., Defendant(s).

TO: Romunda J. Thompson
Last Known Residence: FL

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:

2020 Mercedes-Benz GLB Class, VIN WDC4M4GB9LW012325

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 01/25/2024, 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 December 19, 2023.

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

ALDRIDGE PITE, LLP,
Plaintiff's attorney,
5300 West Atlantic Avenue
Suite 303
Delray Beach, FL 33484
1693-105B
Ref# 6279
Jan. 19, 26; Feb. 2, 9, 2024
24-00087K

SECOND INSERTION

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

CASE NO.:
2023CA006336000000
ALLY BANK, Plaintiff, vs. TEAM APR, LLC; et al., Defendant(s).

TO: Bobby McClanahan
Last Known Residence: 425 Pinellas Rd. Winter Haven, FL 33884

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:

2022 Jeep Gladiator, VIN 1C6HJTAG4NL125657

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 02/12/2024, 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 01/05, 2024.

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

ALDRIDGE PITE, LLP,
Plaintiff's attorney,
5300 West Atlantic Avenue
Suite 303
Delray Beach, FL 33484
1693-078B
Ref# 6468
Jan. 19, 26; Feb. 2, 9, 2024
24-00086K

FOURTH INSERTION

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

CASE NO.: **2023CC007325000000**
ALLY BANK, Plaintiff, vs. DEMOJNE L. ROBINSON; et al., Defendant(s).

TO: Demojne L. Robinson
Last Known Residence: 1035 Baycrest Drive Lakeland FL 3805

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:

2018 Hyundai Sonata, VIN 5NPE34AF8JH630604

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 January 29, 2024, 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 DEC 21 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
1693-125B
Ref# 6310
Jan. 5, 12, 19, 26, 2024 24-00021K

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.