

## POLK COUNTY LEGAL NOTICES

### --- PUBLIC SALES ---

### --- ESTATE ---

**FIRST INSERTION**  
**NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES.**  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in the business under the fictitious name of good2grow bottling, care of 400 Galleria Parkway, Suite 1700, in the city of Atlanta, GA, 30339, operating in the County of POLK, intends to register this fictitious name with the Division of Corporations of the Florida Department of State in Tallahassee, Florida. OWNER: Auburndale Plant Holdings, LLC  
August 23, 2024 24-01199K

**FIRST INSERTION**  
**Notice Of Public Sale**  
The following personal property of: Alizandra Laguna Bourzac and Daniel Figueredo Tejeda will on September 17, 2024 at 8:30 a.m. at 1725 Gibsonia-Galloway Rd, Polk County, FL 33810, will be sold for cash to satisfy storage fees in accordance with Florida Statutes Section 715.109:  
SKYL 1979 Mobile Home, VIN 0161356N, TITLE NO: 16735390  
And all other personal property located therein  
Prepared by Tracy McDuffie, 1003 W Cleveland Street, Tampa, FL 33606  
August 23, 30, 2024 24-01203K

**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 Apple Tree Educational Services located at 304 E. Pine Street, Suite 176 in the City of Lakeland, Polk County, FL 33801 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.  
Dated this 17th day of August, 2024. Applewood Education, LLC  
August 23, 2024 24-01208K

**FIRST INSERTION**  
**NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES** NOTICE IS HEREBY GIVEN that Bridget Curtis / RESIDENTIAL INVESTMENT GROUP INC will engage in business under the fictitious name LENS ROOFING, with a physical address 1520 63rd Ave East Bradenton, FL 34203, with a mailing address 2001 Havendale Blvd Nw Winter Haven, FL 33881, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.  
August 23, 2024 24-01209K

**FIRST INSERTION**  
**NOTICE OF PUBLIC SALE**  
Notice is hereby given that on 09/06/2024 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 2001 SKYO mobile home bearing vehicle identification numbers 32620170NA and 32620170NB and all personal items located inside the mobile home. Last Tenant: Deborah Ann Damiano and Deborah Ann Damiano a/k/a Deborah A. Cazares. Sale to be held at: The Ridge, 49473 Highway 27, Davenport, Florida 33897, 863-420-9700.  
August 23, 30, 2024 24-01222K

**FIRST INSERTION**  
**NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. 865.09**  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Mr. Smith's Home Improvements, located at 1123 Walt Williams Road, Lot 40, in the City of Lakeland, County of Polk, State of FL, 33809, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated this 20 of August, 2024. Matthew Roane Smith  
1123 Walt Williams Road, Lot 40 Lakeland, FL 33809  
August 23, 2024 24-01223K

**FIRST INSERTION**  
**GOLDEN LAKES COMMUNITY DEVELOPMENT DISTRICT NOTICE OF SPECIAL MEETING AND SHADED MEETING**  
Notice is hereby given that the Board of Supervisors of the Golden Lakes Community Development District (the "District") will hold an attorney-client session on the following date and time:  
Tuesday, September 3, 2024 at 4:30 p.m.  
This meeting will be held at the clubhouse of The Club at Eaglebrooke, 1300 Eaglebrooke Boulevard, Lakeland, Florida 33813. A special meeting of the Board of Supervisors shall be held at the same time for the purpose of opening and closing the shaded meeting. The shaded meeting, which is closed to the public, relates to pending legal matters. This meeting is being held pursuant to Chapter 286.011(8) of Florida State Statutes. The following persons are anticipated to be in attendance:  
Scott D. Clark, District Counsel  
Michael Perez, District Manager  
Paul Weaver, Supervisor  
Lithea L. Beck, Supervisor  
Sam Morrone, Supervisor  
Shaun York, Supervisor  
Michael Campbell, Supervisor  
Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this hearing is asked to contact the District Office at (813)397-5120, at least 48 hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service at (800) 955-8770 for aid in contacting the District Office.  
A person who decides to appeal any decision made by the Board with respect to any matter considered at the Hearing or meeting is advised that the person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which the appeal is based.  
Michael Perez  
District Manager  
August 23, 2024 24-01206K

**FIRST INSERTION**  
**SOLTERRA COMMUNITY DEVELOPMENT DISTRICT NOTICE OF PUBLIC WORKSHOP**  
Notice is hereby given that the Board of Supervisors ("Board") of the Solterra Community Development District ("District") will hold a public workshop of the District during the regularly scheduled Board meeting on **Friday, September 6, 2024 at 10:00 a.m. at the Solterra Resort Amenity Center, 5200 Solterra Boulevard, Davenport, Florida 33837**, for the purpose of discussing the District's amenity policies. A copy of the agenda may be obtained at the offices of the District Manager, c/o Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, Florida 32746; Phone: (321) 263-0132.  
The public workshop is open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The public workshop may be continued to a date, time, and place to be specified on the record at such public workshop. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.  
Any person requiring special accommodations at the public workshop because of a disability or physical impairment should contact the District Manager, Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, Florida 32746; Phone: (321) 263-0132 ("District Manager's Office") at least three (3) business days prior to the public workshop. 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.  
No Board decisions shall be made at the public workshops. However, please be advised that any person who decides to appeal any decision made by the Board with respect to any matter is advised that this same person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
Barry Jeskewich  
District Manager  
August 23, 2024 24-01207K

**FIRST INSERTION**  
**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
June 4, 2024  
Jerry E. Aron, P.A. has been appointed as Trustee by Silverleaf Resorts, LLC for the purposes of instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856. The obligors listed below are hereby notified that you are in default on your account by failing to make the required payments pursuant to your Promissory Note. Your failure to make timely payments resulted in you defaulting on the Note/Mortgage.  
**TIMESHARE PLAN:**  
**ORLANDO BREEZE RESORT**  
An undivided fractional fee interest (described below) in the Orlando Breeze Resort timeshare plan, located at 121 Emerald Loop, Davenport, Florida 33897 ("Project"), together with the exclusive right, as among the other Owners of Vacation Ownership Interests in the Unit, to occupy the Unit during Use Period Number (described below) together with an undivided interest in common elements appurtenant thereto of Orlando Breeze Resort: according to the Declaration of Restrictions, Covenants, and Conditions for Orlando Breeze Resort, recorded in the Official Records Book 06046, Pages 0473-0535, Public Records of Polk County, Florida, as amended from time to time ("Declaration")  
Contract Number: 6536587 -- RUSSELL D. KEAR and CAROLYN MICHELLE KEAR, ("Owner(s)"), 157 VAQUERO RD, CLAYTON, NM 88415, Week 37 in Unit No. 0409 / Unit Type: AMBASSADOR / Building N/A / Fractional Interest 1.923% / Principal Balance: \$29,575.70 / Mtg Doc #2017247874  
Contract Number: 6511239 -- MARVIN S. LEVIN, ("Owner(s)"), 3100 N LAKE SHORE DR APT 1001, CHICAGO, IL 60657, Week 1 in Unit No. 0414 / Unit Type: AMBASSADOR / Building N/A / Fractional Interest 1.923% / Principal Balance: \$30,930.37 / Mtg Doc #2017201961  
Contract Number: 6510054 -- ROGER A. OLESON and MARY K. OLESON, ("Owner(s)"), 3423 STARE RD, OAKLEY, IL

**FIRST INSERTION**  
**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
62501, Week 2 in Unit No. 0416 / Unit Type: AMBASSADOR / Building N/A / Fractional Interest 1.923% / Principal Balance: \$61,731.54 / Mtg Doc #2017195432  
Contract Number: 6840358 -- JENNIFER MARTINSON A/K/A JENNIFER HUTCHINSON MARTINSON, ("Owner(s)"), 5 MULBERRY LN, WESTFORD, MA 01886, Week 35 in Unit No. 0104 / Unit Type: AMBASSADOR / Building N/A / Fractional Interest 1.923% / Principal Balance: \$53,763.62 / Mtg Doc #2022042459  
You have the right to cure the default by paying the full amount set forth above plus per diem as accrued to the date of payment, on or before the 30th day after the date of this notice. If payment is not received within such 30-day period, additional amounts will be due. The full amount has to be paid with your credit card by calling Holiday Inn Club Vacations Incorporated at 866-714-8679.  
Failure to cure the default set forth herein or take other appropriate action regarding this matter will result in the loss of ownership of the timeshare through the trustee foreclosure procedure set forth in F.S. 721.856. You have the right to submit an objection form, exercising your right to object to the use of trustee foreclosure procedure. If the objection is filed this matter shall be subject to the judicial foreclosure procedure only. The default may be cured any time before the trustee's sale of your timeshare interest. If you do not object to the use of trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are sufficient to offset the amounts secured by the lien.  
Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
By: Jerry E. Aron, P.A., Trustee, 801 Northpoint Parkway, Suite 64, West Palm Beach, FL 33407  
August 23, 30, 2024 24-01200K

**FIRST INSERTION**  
**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
May 9, 2024  
Jerry E. Aron, P.A. has been appointed as Trustee by Holiday Inn Club Vacations Incorporated for the purposes of instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856. The obligors listed below are hereby notified that you are in default on your account by failing to make the required payments pursuant to your Promissory Note. Your failure to make timely payments resulted in you defaulting on the Note/Mortgage.  
**TIMESHARE PLAN:**  
**ORLANDO BREEZE RESORT**  
An undivided fractional fee interest (described below) in the Orlando Breeze Resort timeshare plan, located at 121 Emerald Loop, Davenport, Florida 33897 ("Project"), together with the exclusive right, as among the other Owners of Vacation Ownership Interests in the Unit, to occupy the Unit during Use Period Number (described below) together with an undivided interest in common elements appurtenant thereto of Orlando Breeze Resort: according to the Declaration of Restrictions, Covenants, and Conditions for Orlando Breeze Resort, recorded in the Official Records Book 06046, Pages 0473-0535, Public Records of Polk County, Florida, as amended from time to time ("Declaration")  
Contract Number: 6523878 -- SHARON LOUISE HATTON and RICHARD LLOYD HATTON, ("Owner(s)"), 213 NUBBIN RIDGE TRL, LAKEVIEW, AR 72642, Week 28 in Unit No. 0413 / Unit Type: AMBASSADOR / Fractional Interest 1.923% / Princi-

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT, IN THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2023-CP-1831**  
**DIVISION: 14**  
**In re the estate of CAROLYN ESTELLE PIPKINS A/K/A CAROLYN GOODMAN, Deceased.**  
The administration of the estate of Carolyn Estelle Pipkins a/k/a Carolyn Goodman, Deceased, Case No.2023-CP-1831 Division 14, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Courthouse, 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, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.  
The date of first publication of this Notice is August 23, 2024  
**Sandra Sanborn,**  
**Personal Representative**  
Ray Elizabeth Dezern, FBN 95564  
Attorney for Personal Representative  
Heekin Law, P.A.  
7220 Financial Way  
Jacksonville, FL 32256  
Tel.: (904) 355-7000  
Email: ray@heekinlaw.com  
August 23, 30, 2024 24-01210K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No. 24-CP-001263**  
**IN RE: ESTATE OF WILLIAM MILO FOLLIS, Deceased.**  
The administration of the estate of WILLIAM MILO FOLLIS, deceased, whose date of death was January 27, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-1, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is: August 23, 2024.  
**THERESA FOLLIS**  
**Personal Representative**  
1820 Pauline Drive  
Lake Alfred, Florida 33850  
Robert D. Hines, Esq.  
Attorney for Personal Representative  
Florida Bar No. 0413550  
Hines Norman Hines, P.L.L.C.  
1312 W. Fletcher Avenue, Ste. B  
Tampa, Florida 33612  
Telephone: 813-265-0100  
Email: rhines@hnh-law.com  
Secondary Email: jrvera@hnh-law.com  
August 23, 30, 2024 24-01198K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No. 532024CP0026720000XX**  
**IN RE: ESTATE OF MARY ANN PECORA Deceased.**  
The administration of the estate of Mary Ann Pecora, deceased, whose date of death was July 3, 2024, 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

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No. 532024CP0026720000XX**  
**IN RE: ESTATE OF MARY ANN PECORA Deceased.**  
The administration of the estate of Mary Ann Pecora, deceased, whose date of death was July 3, 2024, 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

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT, IN THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2023-CP-1831**  
**DIVISION: 14**  
**In re the estate of CAROLYN ESTELLE PIPKINS A/K/A CAROLYN GOODMAN, Deceased.**  
The administration of the estate of Carolyn Estelle Pipkins a/k/a Carolyn Goodman, Deceased, Case No.2023-CP-1831 Division 14, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Courthouse, 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, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.  
The date of first publication of this Notice is August 23, 2024  
**Sandra Sanborn,**  
**Personal Representative**  
Ray Elizabeth Dezern, FBN 95564  
Attorney for Personal Representative  
Heekin Law, P.A.  
7220 Financial Way  
Jacksonville, FL 32256  
Tel.: (904) 355-7000  
Email: ray@heekinlaw.com  
August 23, 30, 2024 24-01210K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No. 532024CP0026720000XX**  
**IN RE: ESTATE OF MARY ANN PECORA Deceased.**  
The administration of the estate of Mary Ann Pecora, deceased, whose date of death was July 3, 2024, 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

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT, IN THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2023-CP-1831**  
**DIVISION: 14**  
**In re the estate of CAROLYN ESTELLE PIPKINS A/K/A CAROLYN GOODMAN, Deceased.**  
The administration of the estate of Carolyn Estelle Pipkins a/k/a Carolyn Goodman, Deceased, Case No.2023-CP-1831 Division 14, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Courthouse, 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, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.  
The date of first publication of this Notice is August 23, 2024  
**Sandra Sanborn,**  
**Personal Representative**  
Ray Elizabeth Dezern, FBN 95564  
Attorney for Personal Representative  
Heekin Law, P.A.  
7220 Financial Way  
Jacksonville, FL 32256  
Tel.: (904) 355-7000  
Email: ray@heekinlaw.com  
August 23, 30, 2024 24-01210K

**PUBLISH YOUR LEGAL NOTICE**  
Call 941-906-9386 and select the appropriate County name from the menu.  
or email legal@businessobserverfl.com  
Business Observer

**HOW TO PUBLISH YOUR LEGAL NOTICE**  
CALL 941-906-9386 and select the appropriate County name from the menu option or e-mail legal@businessobserverfl.com  
Business Observer

**SAVE TIME**  
Email your Legal Notice  
legal@businessobserverfl.com • Deadline Wednesday at noon • Friday Publication



--- ESTATE / ACTIONS ---

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
10TH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
Case No.:  
**2023-CP-001850-0000-XX**  
IN RE: ESTATE OF  
**RICKIE DAVID SHERMAN**  
Decedent.

The administration of the estate of Rickie David Sherman, decedent, whose date of death was May 7, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division; the address of which is Clerk of Court, 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 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 August 23, 2024.

**Personal Representative:**  
**/s/ Caleb Tice**  
**CALEB TICE**

4845 Rustic Palm Drive  
Mulberry, FL 33860

Attorney for Personal Representative:  
**/s/ Stephen W. Screnci, Esq.**

Stephen W. Screnci, Esq.  
Stephen W. Screnci, P.A.  
Florida Bar No.: 0051802  
6991 N. State Road 7, Suite 201  
Parkland, FL 33073  
Email: sws@screncilaw.com  
August 23, 30, 2024 24-01220K

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
Case Number: 24CP-2723  
IN RE: ESTATE OF  
Antoinette G. Maddox  
deceased.

The administration of the estate of Antoinette G. Maddox, deceased, Case Number 24CP-2723, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is August 23, 2024.

**/s/ Clayton Skinner, Jr.**  
**Personal Representative**  
Address: 10090 Owl Head Circle  
Port Charlotte, FL 33981

**/s/ MICHAEL H. WILLISON, P.A.**  
Michael H. Willison, Esquire  
114 S. Lake Avenue  
Lakeland, Florida 33801  
(863) 687-0567  
Florida Bar No. 382787  
mwillison@mwillison.com  
Attorney for Personal Representative  
August 23, 30, 2024 24-01221K

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY,  
FLORIDA  
Case No. 2024CP0027410000XX  
Division: Probate  
IN RE: ESTATE OF  
LILAH MAE BUTERA  
Deceased.

The administration of the Estate of Lilah Mae Butera, deceased, whose date of death was May 2, 2024, 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.

A personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211.

The date of first publication of this notice is August 23, 2024.

**Personal Representative:**  
**Dona C. Stone**  
5018 Windover Lane  
Lakeland, FL 33813

Attorney for Personal Representative:  
Daniel Medina, B.C.S., Attorney  
Florida Bar Number: 0027553  
MEDINA LAW GROUP, P.A.  
425 S. Florida Avenue, Suite 101  
Lakeland, FL 33801  
Telephone: (863) 682-9730  
Fax: (863) 616-9754  
E-Mail: dan@medinapa.com  
Secondary E-Mail:  
sam@medinapa.com  
August 23, 30, 2024 24-01217K

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No.  
**53-2024-CP-002731-0000-XX**  
IN RE: ESTATE OF  
DONNA JOAN LORION  
Deceased.

The administration of the estate of Donna Joan Lorion, deceased, whose date of death was August 26, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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

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

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

The date of first publication of this notice is August 23, 2024.

**Personal Representative:**  
**Mark Robert Swanson**  
Post Office Box 3303  
Winter Park, Florida 32790

Attorney for Personal Representative:  
Mark G. Turner, Esquire  
Florida Bar Number: 794929  
Straughn & Turner, P.A.  
Post Office Box 2295  
Winter Haven, Florida 33883-2295  
Telephone: (863) 293-1184  
Fax: (863) 293-3051  
E-Mail: mturner@straughtnturner.com  
Secondary E-Mail:  
ahall@straughtnturner.com  
August 23, 30, 2024 24-01224K

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2024CP0015280000XX  
Division Probate  
IN RE: ESTATE OF  
JOHN E. GOWLAND  
Deceased.

The administration of the estate of JOHN E. GOWLAND, deceased, whose date of death was September 4, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Clerk of the Circuit Court & Comptroller, Drawer CC-4, P.O. Box 9000, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.

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

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

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

The date of first publication of this notice is August 23, 2024.

**Personal Representative:**  
**John Gowland, Jr.**  
6997 14th Avenue North  
St. Petersburg, Florida 33710

Attorney for Personal Representative:  
Rachel N. Barlow, Attorney  
Florida Bar Number: 101624  
THE DIAMOND LAW FIRM, P.A.  
150 2nd Avenue North, Suite 570  
St. Petersburg, FL 33701  
Telephone: (727) 823-1400  
Fax: (727) 999-5111  
E-Mail: rachel@diamonddlawflorida.com  
Secondary E-Mail:  
eservice@diamonddlawflorida.com  
August 23, 30, 2024 24-01215K

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. 2024CA002574000000  
PHH MORTGAGE CORPORATION,  
Plaintiff, vs.  
THE UNKNOWN HEIRS,  
BENEFICIARIES, DEVISEES,  
LIENORS, CREDITORS,  
GRANTEES, ASSIGNEES,  
TRUSTEES AND ALL OTHERS  
WHO MAY CLAIM AN INTEREST  
IN THE ESTATE OF HEATHER  
CORNELL, DECEASED, et. al.  
Defendant(s),**

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF HEATHER CORNELL, 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 41, SOLIVITA-PHASE  
IVB, ACCORDING TO THE  
PLAT THEREOF AS RE-  
CORDED IN PLAT BOOK 121,  
PAGES 2-6 OF THE PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA.**

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 9-20-2024/ (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 14 day of August, 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  
24-206397  
August 23, 30, 2024 24-01202K

FIRST INSERTION

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

**Case No: 2024CP-001877**  
**Division: Probate**  
**IN RE: THE ESTATE OF**  
**MARIA CALBUREANU**  
Deceased.

The administration of the estate of MARIA CALBUREANU, deceased, whose date of death was March 26, 2024, 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 petitioner and the petitioner'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 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

The date of first publication of this notice is August 23, 2024

**/s/ Rada Clincea**  
**RADU CLINCEA, Petitioner**  
**/s/ Nattaly Gomez**  
Nattaly Gomez, Esq.  
Attorney for Radu Clincea  
Florida Bar Number: 1036183  
Patriot Legal Group,  
10 Bobby Green Plaza,  
Auburndale, FL 33823  
Telephone: 863-332-2114  
E-Mail: Jasmine@patriotlegal.com  
Secondary E-Mail:  
Service@patriotlegal.com  
Nattaly@patriotlegal.com  
August 23, 30, 2024 24-01219K

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--- ACTIONS / SALES ---

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. 2021-CA-003098**  
**BANK OF AMERICA, N.A., Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROSS MULLIS, DECEASED, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 31, 2024, and entered in 2021-CA-003098 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and AMANDA MULLIS; WENDY MULLIS; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROSS MULLIS, DECEASED, 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](http://www.polk.realforeclose.com), at 10:00 AM, on September 10, 2024, the following described property as set forth in said Final Judgment, to wit: THE SOUTH 5 FEET OF LOT 6 AND ALL OF LOT 7, BLOCK I, ROANOKE HILLS SUB-DIVISION, ACCORDING TO

PLAT THEREOF RECORDED IN PLAT BOOK 13, PAGE 37, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 829 WASENA AVE, LAKE LAND, FL 33815

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

**IMPORTANT AMERICANS WITH DISABILITIES ACT.** If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

Dated this 20 day of August, 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](mailto:fmail@raslg.com) By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: [dsalem@raslg.com](mailto:dsalem@raslg.com) 22-045823 - MiM August 23, 30, 2024 24-01213K

FIRST INSERTION

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

**CASE NO.: 2023CA-004090-0000-00**  
**LEGACY PARK MASTER HOMEOWNERS' ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. FAIRYTALE ESTATES LLC, individually; Defendants.**

NOTICE is hereby given pursuant to a Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, dated August 2, 2024, and entered in Case Number: 2023CA-004090-0000-00, of the Circuit Court in and for Polk County, Florida, wherein LEGACY PARK MASTER HOMEOWNERS' ASSOCIATION, INC., is the Plaintiff, and FAIRYTALE ESTATES LLC, individually; is the Defendant, the Polk County Clerk of the Court will sell to the highest and best bidder for cash, by electronic sale on-line at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), beginning at 10:00 o'clock A.M. on the 1st day of October, 2024 the following described property as set forth in said Summary Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, to-wit:

Property Address: 638 Kensington Drive, Davenport, Florida 33897  
 Property Description: Lot 123, HIGHLAND PARK - PHASE ONE, according to the map or plat thereof as recorded in Plat Book 129, Pages 1 through 3 inclusive, of the Public Records of Polk County, Florida.

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

/s/ Brian Bress  
 John L. Di Masi Florida Bar No.: 0915602  
 Patrick J. Burton Florida Bar No.: 0098460  
 Brian S. Hess Florida Bar No.: 0725072  
 Helena G. Malchow Florida Bar No.: 0968323  
 Eileen Martinez Florida Bar No.: 0101537  
 Eryn M. McConnell Florida Bar No.: 0018858  
 James E. Olsen Florida Bar No.: 0607703  
 Rebecca Blechman Florida Bar No.: 0121474  
 Toby Snively Florida Bar No.: 0125998  
 DI MASI | BURTON, P.A. 801 N. Orange Avenue, Suite 500 Orlando, Florida 32801 Ph (407) 839-3383 Fx (407) 839-3384 Primary E-Mail: [JDLaw@orlando-law.com](mailto:JDLaw@orlando-law.com) Attorneys for Plaintiff August 23, 30, 2024 24-01211K

--- ESTATE ---

FIRST INSERTION

**NOTICE TO CREDITORS**

The administration of the estate of Robert Alan Anderson, deceased, whose date of death was April 3, 2024, is pending in the Tenth Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, FL 33831-9000.

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

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

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

The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in Florida Statutes Section 732.213-732.228 applies, or may apply, unless a written demand is made by a creditor as specified under Florida Statutes Section 732.2211.

Stacy R. Preston, Esq. Attorney for Claudia J. Owen Florida Bar Number: 117902 Orange Blossom Law PLLC 1133 Louisiana Avenue, Suite 116 Winter Park, FL 32789 Telephone: (407) 748-4887 E-Mail: [stacy@orangeblossomlaw.com](mailto:stacy@orangeblossomlaw.com) Secondary E-Mail: [info@orangeblossomlaw.com](mailto:info@orangeblossomlaw.com) August 23, 30, 2024 24-01218K

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. 2024CA000163000000**  
**CARRINGTON MORTGAGE SERVICES LLC, Plaintiff, vs. FREDERICK LAMAR BROWN, JR., et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 11, 2024, and entered in 2024CA000163000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CARRINGTON MORTGAGE SERVICES LLC is the Plaintiff and FREDERICK LAMAR BROWN, JR.; UNKNOWN SPOUSE OF FREDERICK LAMAR BROWN, JR.; THE UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), at 10:00 AM, on September 10, 2024, the following described property as set forth in said Final Judgment, to wit: THAT PART OF LOTS 71 AND 72, OF CONVEYANCE LANDING PHASE TWO, AS RECORDED IN PLAT BOOK 77, PAGE 49, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, DESCRIBED AS: COMMENCE AT THE NORTHEAST CORNER OF LOT 72 AND RUN THENCE S 12 DEGREES 21' 17" W, ALONG THE EASTERLY BOUNDARY THEREOF 4.95 FEET TO THE POINT OF BEGINNING; CONTINUE S 12 DEGREES 21' 17" W, ALONG THE EASTERLY BOUNDARY OF LOTS 72 AND 71, A DISTANCE OF 48.61 FEET, RUN THENCE N 76 DEGREES 19' 18" W, 124 FEET, MORE OR LESS, TO THE APPROXIMATE 100 YEAR FLOOD LINE AS SHOWN ON THE PLAT OF CYPRESS LANDING PHASE TWO; RUN THENCE NORTHERLY ALONG SAID APPROXIMATE 100 YEAR FLOOD LINE TO THE INTERSECTION WITH A LINE BEARING N 80 DEGREES 00' 32" W, FROM THE POINT OF BEGINNING; RUN THENCE S 80 DEGREES 00' 32" E, 124 FEET MORE OR LESS TO THE POINT OF BEGINNING. Property Address: 3966 CYPRESS LNDG W, 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.

**IMPORTANT AMERICANS WITH DISABILITIES ACT.** If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

Dated this 19 day of August, 2024. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: [dsalem@raslg.com](mailto:dsalem@raslg.com) ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: [fmail@raslg.com](mailto:fmail@raslg.com) 23-166624 - NaC August 23, 30, 2024 24-01214K

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, GRANTEEES, OR OTHER CLAIMANTS Defendants.**

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, GRANTEEES, 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](http://www.polk.realforeclose.com) on September 24, 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. **IMPORTANT AMERICANS WITH DISABILITIES ACT:** 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 19 day of August, 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 By: /s/ Zachary Ullman Digitally signed by Zachary Ullman DN: CN=Zachary Ullman, E=zullman@aldridgepite.com Reason: I am the author of this document Location: Date: 2024.08.19 11:27:29-04'00' Foxit PDF Editor Version: 12.1.0 FBN: 106751 Primary E-Mail: [ServiceMail@aldridgepite.com](mailto:ServiceMail@aldridgepite.com) 1184-1779B August 23, 30, 2024 24-01212K

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. 53-2024-CA-001065**  
**PENNYMAC LOAN SERVICES, LLC, Plaintiff, vs. KAWANYA J BROWN, et al., Defendant.**

TO: KAWANYA J BROWN, 6009 LAKE RUTH DR W, DUNDEE, FL 33838 UNKNOWN SPOUSE OF KAWANYA J BROWN, 6009 LAKE RUTH DR W, 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 3, LAKE RUTH ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 98, PAGE(S) 50 AND 51, 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 9-12-2024 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 5 day of August, 2024. CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: /s/ Ashley Saunders 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](mailto:AccountsPayable@mccalla.com) 23-06218FL August 23, 30, 2024 24-01197K

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## SUBSEQUENT INSERTIONS

## --- ESTATE ---

## SECOND INSERTION

**NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF  
THE TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
STATE OF FLORIDA  
PROBATE DIVISION  
File Number: 24-CP-2627  
IN RE: The Estate of:  
CURTIS LANG CASTILLO  
Deceased.**

The administration of the estate of CURTIS LANG CASTILLO, deceased, whose date of death was September 18, 2023, and whose social security number is XXX-XX-0650 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 355 Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative's attorney are set forth below.

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

All 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 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 FOREVER BARRED.

The date of first publication of this notice is August 16, 2024.

**Petitioner:**

**Miranda Nicole Castillo**  
4970 Kyns Heath Road  
Apt. 321  
Kissimmee, FL 34746

Attorney for Petitioner:

By: /s/Thomas J. Gallo  
Thomas J. Gallo, Esq.  
THOMAS J. GALLO, ATTORNEY, P.A.  
FBN: 0723983  
2240 Lithia Center Lane  
Valrico, Florida 33596  
(813) 815-4529  
August 16, 23, 2024 24-01194K

## SECOND INSERTION

**NOTICE OF ADMINISTRATION  
(intestate)  
IN THE CIRCUIT COURT IN AND  
FOR POLK COUNTY, FLORIDA  
CASE 2024 CP 2693  
IN RE ESTATE OF  
FRANK GUARINO,  
Deceased.**

The administration of the Estate of FRANK GUARINO, deceased, File Number 2024 CP 2693, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. The fiduciary lawyer-client privilege in Section 90.5021 applies with respect to the Personal Representative and any attorney employed by the Personal Representative.

The names and addresses of the personal representative and the personal representative's attorney are set forth below. The fiduciary lawyer-client privilege in section 90.5021, Florida Statute, applies with respect to the personal representative and any attorney employed by the personal representative.

Any interested person on whom a copy of the notice of administration is served must file with the court, on or before the date that is 3 months after the date of service of a copy of the Notice of Administration on that person, any objection that challenges the validity of the will, venue, or jurisdiction of the court. The 3 month time period may only be extended for estoppel based upon a misstatement by the personal representative regarding the time period within which an objection must be filed. The time period may not be extended for any other reason, including affirmative representation, failure to disclose information, or misconduct by the personal representative or any other person. Unless sooner barred by section 733.212(3), Florida Statutes, all objections to the validity of a will, venue or the jurisdiction of the court must be filed no later than the earlier of the entry of an order of final discharge of the personal representative or 1 year after service of the notice of administration.

Persons who may be entitled to exempt property under section 732.402, Florida Statutes, will be deemed to have waived their rights to claim that property as exempt property unless a petition for determination of exempt property is filed by such persons or on their behalf on or before the later of the date that is 4 months after the date of service of a copy of the notice of administration on such persons or the date that is 40 days after the date of termination of any proceedings involving the construction, admission to probate, or validity of the will or involving any other matter affecting any part of the exempt property.

Unless an extension is granted pursuant to section 432.2135(2), Florida Statutes, an election to take an elective share must be filed on or before the earlier of the date that is 6 months after the date of service of a copy of the notice of administration on the surviving spouse, an attorney in fact, or a guardian of the property of the surviving spouse; or the date that is 2 years after the date of the decedent's death.

Under certain circumstances and by failing to contest the will, the recipient of this notice of administration may be waiving his or her right to contest the validity of a trust or other writing incorporated by reference into the will.

The Personal Representative or Curator has no duty to discover whether any property held at the time of the Decedent's death by the Decedent or the Decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in Sec. 732.216-732.228 applies, or may apply, unless a written demand is made by the surviving spouse or a beneficiary as specified under Sec. 732.2211.

**MARILYN GUARINO**

**Personal Representative**  
ROBERT T. MAGILL, ESQUIRE  
Florida Bar #64371  
MAGILL LAW OFFICES  
Post Office Box 922  
Orlando, Florida 32802  
Telephone: (407) 614-4509  
Email: robert@magill-law.com  
Attorney for Personal Representative  
August 16, 23, 2024 24-01193K

## --- SALES ---

## SECOND INSERTION

**NOTICE OF SALE  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT, IN  
AND FOR POLK COUNTY, FLORIDA  
CASE NO.: 2016CA001540000000  
NRZ PASS-THROUGH TRUST  
X, U.S. BANK NATIONAL  
ASSOCIATION, AS TRUSTEE,  
Plaintiff, vs.  
RUBY A. WELLS; WAYNE C  
WELLS,  
Defendants.**

NOTICE IS GIVEN that, in accordance with the Order on Plaintiff's Motion to Reschedule Foreclosure Sale entered on July 25, 2024 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on August 29, 2024 at 10:00 A.M., at www.polk.realforeclose.com, the following described property: LOT 5, BLOCK F, GROVE ESTATES UNIT NUMBER TWO, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 43, PAGE 43, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 318 South 21st Street, Haines City, FL 33844  
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

**AMERICANS WITH  
DISABILITIES ACT**

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

Dated: August 7, 2024  
/s/ Kelley L. Church  
Kelley L. Church, Esquire  
Florida Bar No.: 100194  
Quintarios, Prieto, Wood & Boyer, P.A.  
255 S. Orange Ave., Ste. 900  
Orlando, FL 32801-3454  
(855) 287-0240  
(407) 872-6012 Facsimile  
E-mail: servicecopies@qpwblaw.com  
E-mail: kchurch@qpwblaw.com  
Attorney for Plaintiff

Matter # 139633 - 2016-CA-001540  
August 16, 23, 2024 24-01183K

## SECOND INSERTION

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

**Case No. 2022CA002651000000  
Wells Fargo Bank, N.A.,  
Plaintiff, vs.  
Palma S. Lykins, et al.,  
Defendants.**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2022CA002651000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Wells Fargo Bank, N.A. is the Plaintiff and Palma S. Lykins; Clerk of the Court, Polk County, Florida; Angela Nicole Lykins are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 30th day of September, 2024, the following described property as set forth in said Final Judgment, to wit:

LOT 14, COUNTRY RIDGE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 67, PAGE 30, OF THE PUBLIC RECORDS POLK COUNTY,

FLORIDA.  
TAX ID: 24-28-10-178710-000140

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 assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

Dated this 12th day of August, 2024.  
BROCK & SCOTT, PLLC  
Attorney for Plaintiff  
2001 NW 64th St, Suite 130  
Ft. Lauderdale, FL 33309  
Phone: (954) 618-6955, ext. 4766  
Fax: (954) 618-6954  
FLCourtDocs@brockandscott.com  
By /s/Justin J. Kelley  
Justin J. Kelley, Esq.  
Florida Bar No. 32106  
File # 22-F01218  
August 16, 23, 2024 24-01189K

## SECOND INSERTION

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

**CIVIL DIVISION  
CASE NO. 2023CA005443000000  
LAKEVIEW LOAN SERVING,  
LLC,  
Plaintiff, vs.  
MASON E. MONCAYO; BRIANNA  
N. PACHECO; STATE OF  
FLORIDA; CLERK OF THE COURT  
OF POLK COUNTY, FLORIDA;  
UNKNOWN SPOUSE OF  
CHRISTIAN THOMAS SARATA;  
SILVER OAKS AFFILIATION;  
CHRISTIAN THOMAS SARATA;  
UNKNOWN TENANT NO. 1;  
UNKNOWN TENANT NO. 2;  
and ALL UNKNOWN PARTIES  
CLAIMING INTERESTS BY,  
THROUGH, UNDER OR AGAINST  
A NAMED DEFENDANT TO  
THIS ACTION, OR HAVING OR  
CLAIMING TO HAVE ANY RIGHT,  
TITLE OR INTEREST IN THE  
PROPERTY HEREIN DESCRIBED,  
Defendant(s).**  
NOTICE IS HEREBY GIVEN pursuant

to a Summary Final Judgment of Foreclosure dated July 31, 2024, and entered in Case No. 2023CA005443000000 of the Circuit Court in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVING, LLC is Plaintiff and MASON E. MONCAYO; BRIANNA N. PACHECO; STATE OF FLORIDA; CLERK OF THE COURT OF POLK COUNTY, FLORIDA; UNKNOWN SPOUSE OF CHRISTIAN THOMAS SARATA; SILVER OAKS AFFILIATION; CHRISTIAN THOMAS SARATA; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, at 10:00 a.m., on September 13, 2024, the following described property as set forth in said Order or Final Judgment, to-wit: APARTMENT 5, SILVER OAKS

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

**CASE NO.: 2023-CA-004689  
WILLIAM'S PRESERVE  
HOMEOWNERS ASSOCIATION,  
INC., a Florida not-for-profit  
corporation,  
Plaintiff, vs.  
WALDO SEPULVEDA MENDEZ,  
et al.,  
Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment in favor of the Plaintiff dated the 2nd day of August, 2024, entered in Case No.: 2023-CA-004689, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which the Clerk of this Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 a.m. on the 16th day of September, 2024, the following described property as set forth in the Final Judgment, to wit:

Lot 113, Williams Preserve Phase 1, as per plat thereof, recorded in Plat Book 160, Page 10 through

13, inclusive, of the Public Records of Polk County, Florida.

Property Address: 229 Primrose Drive, Davenport, FL 33837  
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim with the Clerk no later than the date the Clerk reports the funds as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4686, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

/s/ Lisa Acharekar  
Lisa Acharekar, Esq.  
Florida Bar No. 0734721  
Martell & Ozim, P.A.  
213 S. Dillard St., Suite 210  
Winter Garden, FL 34787  
(407) 377-0890  
Email: lcrowley@martellandozim.com  
Attorney for Plaintiff  
August 16, 23, 2024 24-01181K

## SECOND INSERTION

**NOTICE OF DEFAULT AND  
INTENT TO FORECLOSE**

May 1, 2024

Jerry E. Aron, P.A. has been appointed as Trustee by Holiday Inn Club Vacations Incorporated for the purposes of instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856. The obligors listed below are hereby notified that you are in default on your account by failing to make the required payments pursuant to your Promissory Note. Your failure to make timely payments resulted in you defaulting on the Note/Mortgage.

**TIMESHARE PLAN:**

**ORLANDO BREEZE RESORT**  
An undivided fractional fee interest (described below) in the Orlando Breeze Resort timeshare plan, located at 121 Emerald Loop, Davenport, Florida 33897 ("Project"), together with the exclusive right, as among the other Owners of Vacation Ownership Interests in the Unit, to occupy the Unit during Use Period Number (described below) together with an undivided interest in common elements appurtenant thereto of Orlando Breeze Resort: according to the Declaration of Restrictions, Covenants, and Conditions for Orlando Breeze Resort, recorded in the Official Records Book 06046, Pages 0473-0535, Public Records of Polk County, Florida, as amended from time to time ("Declaration")

Contract Number: 6522548 -- DAVID WAYNE AUSTIN and JULIE DARLENE AUSTIN, ("Owner(s)"), 1204 W SAN ANTONIO ST, BROKEN ARROW, OK 74012 and 1  
279 MOUNTAIN RD, WASHBURN, MO 65772, Week 35 in Unit No. 0404 / Unit Type: AMBASSADOR / Fractional

Interest 1.923% / Principal Balance: \$15,485.20 / Mtg Doc #2018154689

You have the right to cure the default by paying the full amount set forth above plus per diem as accrued to the date of payment, on or before the 30th day after the date of this notice. If payment is not received within such 30-day period, additional amounts will be due. The full amount has to be paid with your credit card by calling Holiday Inn Club Vacations Incorporated F/K/A Orange Lake Country Club, Inc., at 866-714-8679.

Failure to cure the default set forth herein or take other appropriate action regarding this matter will result in the loss of ownership of the timeshare through the trustee foreclosure procedure set forth in F.S. 721.856. You have the right to submit an objection form, exercising your right to object to the use of trustee foreclosure procedure. If the objection is filed this matter shall be subject to the to the judicial foreclosure procedure only. The default may be cured any time before the trustee's sale of your timeshare interest. If you do not object to the use of trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are sufficient to offset the amounts secured by the lien.

Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
By: Jerry E. Aron, P.A., Trustee,  
801 Palmthorpe Parkway, Suite 64,  
West Palm Beach, FL 33407  
August 16, 23, 2024 24-01196K



**SAVE  
TIME**

E-mail your Legal Notice  
[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)

11/02/27



**Who benefits from legal notices?**

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

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

11/02/27-V25



## --- ACTIONS / SALES ---

## SECOND INSERTION

**NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.**  
CIVIL DIVISION  
CASE NO. **532023CA006465000000**  
**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs. DAFFNE ELIZABETH CRUZ; AYLA BOSCARINO-CRUZ; OAKWOOD COMMUNITY ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT,**

**TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).**  
NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated July 19, 2024, and entered in Case No. 532023CA006465000000 of the Circuit Court in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is Plaintiff and DAFFNE ELIZABETH CRUZ; AYLA BOSCARINO-CRUZ; OAKWOOD COMMUNITY ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DE-

SCRIBED, are Defendants, STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, at 10:00 a.m., on September 3, 2024, the following described property as set forth in said Order or Final Judgment, to-wit: THAT PART OF LOTS 56 AND 57, OAKWOOD GOLF CLUB PHASE TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 97, PAGES 23 THROUGH 25, INCLUSIVE, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, DESCRIBED AS: LOTS 56 AND 57 OF SAID OAKWOOD GOLF CLUB PHASE TWO, LESS THE FOLLOWING DESCRIBED PARCEL: FROM THE NE CORNER OF LOT 57, AS THE POINT OF BEGINNING, RUN THENCE

SOUTH 39 DEGREES 29' 26" EAST, 167.13 FEET; THENCE SOUTH 49 DEGREES 45' 00" WEST, 192.55 FEET; THENCE NORTH 40 DEGREES 33' 38" WEST, 66.49 FEET; THENCE NORTH 59 DEGREES 34' 42" EAST, 66.93 FEET; THENCE NORTH 00 DEGREES 16' 04" EAST, 141.12 FEET; THENCE NORTH 15 DEGREES 43' 38" WEST, 21.97 FEET TO THE COMMON CORNER OF LOTS 56 AND 57, AND THE P.C. OF A CURVE HAVING A RADIUS OF 50 FEET AND A DELTA OF 37 DEGREES 34' 16", RUN THENCE ON A CHORD BEARING OF NORTH 77 DEGREES 55' 19" EAST, A CHORD DISTANCE OF 32.20 FEET AND AN ARC DISTANCE OF 32.79 FEET TO THE NE CORNER OF LOT 57 BEING THE POINT OF BEGINNING.

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

In accordance with the Americans with Disabilities Act of 1990, if you are a person 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 at (863) 534-4690, within two (2) working days of your receipt of this notice; if you are

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

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.  
DATED August 8, 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  
1496-194483 / TM1  
August 16, 23, 2024 24-01188K

## 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. **2024CA001934000000**  
**FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES**

**2018-2, Plaintiff, vs. CHARLES M. MCILROY, II AND HEATHER M. MCILROY, et al. Defendant(s).**  
TO: HEATHER M. MCILROY, UNKNOWN SPOUSE OF HEATHER M. MCILROY,  
whose residence is unknown 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 107 OF UNIT 1 OF PALMORE ESTATES, AN UNRECORDED SUBDIVISION, MORE PARTICULARLY DESCRIBED AS FOLLOWS: THE NORTH 155 FEET OF THE SOUTH 955 FEET OF THE WEST 266 FEET OF THE EAST 858 FEET OF THE SW ¼ OF THE NE ¼ OF SECTION 23, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA.

required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 9-16-24 / (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 or-

der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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 8 day of August, 2024.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: /s/ Ashley Saunders  
DEPUTY CLERK  
Robertson, Anschutz, Schneid,  
Crane & Partners PLLC  
6409 Congress Ave.,  
Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: flmail@raslg.com  
23-138744  
August 16, 23, 2024 24-01182K

## SECOND INSERTION

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY**  
GENERAL JURISDICTION DIVISION  
CASE NO. **53-2024-CA-001626**  
**THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS INDENTURE TRUSTEE FOR CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2007-A, Plaintiff, vs. JAMES A TORKILDSON, et al., Defendant.**  
TO: UNKNOWN TENANT IN POSSESSION 1  
2911 GRANADA DRIVE, INDIAN LAKE ESTATES, FL 33855  
UNKNOWN TENANT IN POSSESSION 2  
2911 GRANADA DRIVE, INDIAN LAKE ESTATES, FL 33855  
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 16 IN BLOCK 87 OF INDIAN LAKE ESTATES, UNIT NO. 1, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 39, PAGE 1, 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, 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 9-16-24 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 7 day of August, 2024.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
As Clerk of the Court  
(SEAL) BY: /s/ Ashley Saunders  
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  
23-08668FL  
August 16, 23, 2024 24-01187K

## SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
File No. **24CP-1497**  
Division Probate  
IN RE: ESTATE OF  
**SCOTT A. MORGANDALE**  
Deceased.  
The administration of the estate of Scott A. Morgandale, deceased, whose date of death was December 27, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and oth-

er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a

## SECOND INSERTION

creditor as specified under s. 732.2211, Florida Statutes.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this

notice is August 16, 2024.  
**Personal Representative:**  
/s/ **Jesse Morgandale**  
Jesse Morgandale  
830 Shady Lane  
Bartow, Florida 33830  
Attorney for Personal Representative:  
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) 502-5424  
Fax: (863) 402-5425  
E-Mail:  
charlotte@stonelawgroupfl.com  
Secondary E-Mail:  
tami@stonelawgroupfl.com  
August 16, 23, 2024 24-01195K

## SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA**  
CASE **2024 CP 2693**  
IN RE ESTATE OF  
**FRANK GUARINO,**  
Deceased.  
The administration of the Estate of FRANK GUARINO, deceased, whose date of death was May 14, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.  
The fiduciary lawyer-client privilege in Section 90.5021 applies with respect to the Personal Representative and any

attorney employed by the Personal Representative.  
The Personal Representative or Curator has no duty to discover whether any property held at the time of the Decedent's death by the Decedent or the Decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in Sec. 732.216-732.228 applies, or may apply, unless a written demand is made by the surviving spouse or a beneficiary as specified under Sec. 732.2211.  
All creditors of the Decedent and other persons having claims or demands against Decedent's estate, including unmaturing, contingent, or unliquidated claims, on whom a copy of this Notice is served must file their

claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE 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, including unmaturing, contingent, or unliquidated claims, must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
Publication of this Notice first occurred on August 16, 2024.  
**MARILYN GUARINO**  
**Personal Representative**  
ROBERT T. MAGILL, ESQUIRE  
Florida Bar #64371  
MAGILL LAW OFFICES  
Post Office Box 922  
Orlando, Florida 32802  
Telephone: (407) 614-4509  
Email: robert@magill-law.com  
Attorney for Personal Representative  
August 16, 23, 2024 24-01192K

## SECOND INSERTION

**NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
CASE NO.: **2023CA004590000000**  
**SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, Plaintiff, v. MARLON HENRY; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNITED STATES OF AMERICA, ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT; 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 dated August 6th, 2024 entered in Civil Case No. 2023CA004590000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, Plaintiff and MARLON HENRY; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNITED STATES OF AMERICA, ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on September 10, 2024 the following described property as set forth in said Final Judgment, to-wit:  
LOT 3, BLOCK 794, POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE PLAT THEREOF, RE-

CORDED IN PLAT BOOK 53, PAGE(S) 29 THROUGH 43, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Property Address: 310 Begonia Court, Poinciana, FL 34759  
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.  
THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.  
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
Kelley Kronenberg  
10360 West State Road 84  
Fort Lauderdale, FL 33324  
Phone: (954) 370-9970  
Fax: (954) 252-4571  
Service E-mail:  
flrealprop@kelleykronenberg.com  
/s/ Marc A. Marra  
Marc A. Marra, Esq.  
FBN: 91185  
File No: 02301509-JMV  
August 16, 23, 2024 24-01180K

## SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
File No. **53-2024-CP-002547-0000-XX**  
IN RE: ESTATE OF  
**RALPH HINSON MCTEER, AKA HINSON R. MCTEER**  
Deceased.  
The administration of the estate of Ralph Hinson McTeer, aka Hinson R. McTeer, deceased, whose date of death was November 19, 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.  
A personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section

732.2211.  
The date of first publication of this notice is August 16, 2024.  
**Personal Representative:**  
**Robert A. Causey**  
17 Pine Forest Lane  
Haines City, Florida 33844  
Attorney for Personal Representative:  
Mark G. Turner, Esquire  
Florida Bar Number: 794929  
Straughn & Turner, P.A.  
Post Office Box 2295  
Winter Haven, Florida 33883-2295  
Telephone: (863) 293-1184  
Fax: (863) 293-3051  
E-Mail: mturner@straughtnturner.com  
Secondary E-Mail:  
ahall@straughtnturner.com  
August 16, 23, 2024 24-01190K

## SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
File No. **53-2024-CP-002477-0000-XX**  
Division Probate  
IN RE: ESTATE OF  
**ALAN DENNIS DEAL, SR.**  
Deceased.  
The administration of the estate of Alan Dennis Deal, Sr., deceased, whose date of death was May 8, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E. Parker Street, Lakeland, FL 33801. The names and ad-

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

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is August 16, 2024.

**Personal Representative:**  
**Teresa Joy Deal**  
4621 Pecan Drive  
Lakeland, FL 33810  
Attorney for Personal Representative:  
Guy S. Emerich, Attorney  
Florida Bar Number: 126991  
Farr Law Firm, P.A.  
99 Nesbit Street  
Punta Gorda, FL 33950  
Telephone: (941) 639-1158  
Fax: (941) 639-0028  
E-Mail: gemerich@farr.com  
Secondary E-Mail:  
mlavine@farr.com  
and probate@farr.com  
August 16, 23, 2024 24-01184K



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

**M**ost 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.