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

**OCTOBER 18 - OCTOBER 24, 2024** 

#### POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES --

FIRST INSERTION

SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT NOTICE OF ETHICS TRAINING WORKSHOP OF THE BOARD OF SUPERVISORS

Notice is hereby given that the Board of Supervisors ("Board") of the Solterra Resort Community Development District ("District") will hold a public workshop on Wednesday, October 30, 2024 at 11:00 a.m. at the Solterra Resort Amenity Center located at 5200 Oakmont Blvd., Davenport, FL 33837.

The purpose of the workshop is to provide Supervisors with the opportunity to fulfill their State-mandated ethics training requirement for the calendar year and to discuss the new ethics training requirements applicable to Special District Supervisors, which may include, but is not necessarily limited to: the ethics training requirement set forth in Section 112.3142, Florida Statutes, Article II of the State Constitution, the Code of Ethics for Public Officers and Employees, and Florida's public records and open meeting laws. The Board of Supervisors will not take any action during

A copy of the agenda for the workshop may be obtained at the offices of the District Manager, Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, Florida 32746, Ph: (321) 263-0132 ("District Manager's Office"), during normal

The workshop is open to the public and will be conducted in accordance with the provisions of Florida law. The workshop may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.

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

Any person who decides to appeal any decision made by the Board with respect to any matter considered at the public workshop is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager October 18, 2024

24-01477K

#### --- PUBLIC SALES ---

#### 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 Inter-national Believers Leadership Connection (IBLC), located at 5933 Velvet Loop, in the City of Lakeland, County of Polk, State of FL, 33811, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated this 8 of October, 2024.

MISSIONS FOR CHRIST MINISTRIES, INC. 5933 Velvet Loop Lakeland, FL 33811 October 18, 2024 24-01478K

#### 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 Brenneman Construction - Kevtan LLC located at 211 E Main Street 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 14th day of October, 2024. Brenneman Roofing LLC

October 18, 2024

#### FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that Lori Gettinger-Fiene / HEALTHSTAT INC will engage in business under the fictitious name MARATHON HEALTH, with a physical address 10 W MARKET STREET STE 2900 INDIANAPOLIS, IN 46204, with a mailing address PO Box 1433 Portsmouth, NH 03802, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.

October 18, 2024 24-01479K

#### FIRST INSERTION

**Fictitious Name Notice** Notice is hereby given that C. VIL-LANUEVA COMPANY LLC, OWNER, desiring to engage in business under the fictitious name of FLORIDA DISTILLERS located at 530 N DAKO-TA AVE, LAKE ALFRED, FLORIDA 33850 intends to register the said name  $\,$ in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes

24-01482K October 18, 2024

## --- ESTATE ---FIRST INSERTION

#### NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2024-CP-003127 Division Probate IN RE: ESTATE OF MICHAEL JOSHUA EVANS Deceased.

The administration of the Estate of Michael Joshua Evans, deceased, whose date of death was March 8, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer Number CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set

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

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

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, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida

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

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

The date of first publication of this notice is October 18. 2024.

#### Personal Representative: Nicole Marie Vazquez 2653 Starry Point

St. Cloud, Florida 34769 Attorney for Personal Representative: Allyson Roberts, Esq. E-mail Addresses: ARoberts@barrymillerlaw.com, Florida Bar No. 1022246 Barry L. Miller, P.A. 11 N Summerlin Avenue, Ste. 100 Orlando, Florida 32801 Telephone: (407) 423-1700 October 18, 25, 2024 24-01474K

#### --- ESTATE ---

# FIRST INSERTION

NOTICE TO CREDITORS (Summary Administration)
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION FILE NO. 2024CP003275

IN RE: ESTATE OF ABEL ORIHUELA Deceased. TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of ABEL ORIHUELA, deceased, File Number 2024CP0032750000XX, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, FL 33830-3912, that the decedent's date of death was August 28, 2023, that the total value of the non-exempt estate is \$0.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Property/Asset	Share/Amount
Jeffrey Orihuela (the former in- terest of Erendira Joya-Hernandez)	Exempt: Personal contents of 1260 Morgan Dr. Lakeland, FL 33801 belonging to the decedent Constitutionally exempt homestead: 1260 Morgan Dr. Lakeland, FL 33801 Lot 1, Block E, of WOODLAND ESTATES, according to the Plat thereof as recorded in Plat Book 39, Page 29, of the Public Records of Polk County, Florida. Together with a 25 foot vacated road easement on the North side thereof.	50% **Note: Erendira Joya-Hernandez has quitclaimed her interest in the homestead to Petitioner Jeffrey Orihuela, per Deed recorded in Official Records Book 13181, Page 954, Official Records Polk County, Florida. (attached to the Petition for Summary Administration as Exhibit B).
Jeffrey Orihuela (the former interests of Edira Orihuela-Joya)	Exempt: Personal contents of 1260 Morgan Dr. Lakeland, FL 33801 belonging to the decedent Constitutionally exempt homestead: 1260 Morgan Dr. Lakeland, FL 33801 Lot 1, Block E, of WOODLAND ESTATES, according to the Plat thereof as recorded in Plat Book 39, Page 29, of the Public Records of Polk County, Florida. Together with a 25 foot vacated road easement on the North side thereof.	10% **Note: Erendira Joya-Hernandez, as natural guardian for Edira Orihuela-Joya and as custodian for EDIRA ORIHUELA under the Florida Uniform Transfers to Minors Act, and Fla. Stat. 744.387(2) has quitclaimed her interest in the homestead to Petitioner Jeffrey Orihuela, per Deed recorded in Official Records Book 13181, Page 952, Official Records Polk County, Florida. (attached to the Petition for Summary Administration as Exhibit C).
Jeffrey Orihuela	Exempt: Personal contents of 1260 Morgan Dr. Lakeland, FL 33801 belonging to the decedent Constitutionally exempt homestead: 1260 Morgan Dr. Lakeland, FL 33801 Lot 1, Block E, of WOODLAND ESTATES, according to the Plat thereof as recorded in Plat Book 39, Page 29, of the Public Records of Polk County, Florida. Together with a 25 foot vacated road easement on the North side thereof.	10%
Leslie Orihuela	Exempt: Personal contents of 1260 Morgan Dr. Lakeland, FL 33801 belonging to the decedent Constitutionally exempt homestead: 1260 Morgan Dr. Lakeland, FL 33801 Lot 1, Block E, of WOODLAND ESTATES, according to the Plat thereof as recorded in Plat Book 39, Page 29, of the Public Records of Polk County, Florida. Together with a 25 foot vacated road easement on the North side thereof.	10%, less a credit to Jeffrey Orihuela for a proportionate 10% share in the court costs and legal fees in these probate proceedings. See Fla. Stat. 733.106(1-4) and Fla. Stat. 733.6171(4).
Abel Orihuela Jr.	Exempt: Personal contents of 1260 Morgan Dr. Lakeland, FL 33801 belonging to the decedent Constitutionally exempt homestead: 1260 Morgan Dr. Lakeland, FL 33801 Lot 1, Block E, of WOODLAND ESTATES, according to the Plat thereof as recorded in Plat Book 39, Page 29, of the Public Records of Polk County, Florida. Together with a 25 foot vacated road easement on the North side thereof.	10%, less a credit to Jeffrey Orihuela for a proportionate 10% share in the court costs and legal fees in these probate proceedings. See Fla. Stat. 733.106(1-4) and Fla. Stat. 733.6171(4).
Jessica Orihuela- Mendez	Exempt: Personal contents of 1260 Morgan Dr. Lakeland, FL 33801 belonging to the decedent Constitutionally exempt homestead: 1260 Morgan Dr. Lakeland, FL 33801 Lot 1, Block E, of WOODLAND ESTATES, according to the Plat thereof as recorded in Plat Book 39, Page 29, of the Public Records of Polk County, Florida. Together with a 25 foot vacated road easement on the North side thereof.	10%, less a credit to Jeffrey Orihuela for a proportionate 10% share in the court costs and legal fees in these probate proceedings. See Fla. Stat. 733.106(1-4) and Fla. Stat. 733.6171(4).

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The date of first publication of this Notice is October 18, 2024. 2901 W. Busch Blvd, Ste 805, Tampa, FL 33618 (813) 480-2106 natalia@lcolawfl.com LegalAdmin@lcolawfl.com Attorney for Plaintiff Fla. Bar No. 68905

October 18, 25, 2024

24-01467K

#### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 24CP-3377 **Division Probate** IN RE: ESTATE OF BYRON H. BRATLIE Deceased.

The administration of the estate of Byron H. Bratlie, deceased, whose date of death was April 10, 2024, 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 attor-

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

ney are set forth below.

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

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

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

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

The date of first publication of this notice is October 18, 2024. Personal Representative:

/s/ Darryl C. Bratlie Darryl C. Bratlie 635 Wiley Court Merritt Island, Florida 32952 Attorney for Personal Representative: /s/ Charlotte C. Stone Charlotte C. Stone, Esq.

Florida Bar Number: 21297 Stone Law Group, P.L. 123 US Hwy 27 North Sebring, Florida 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425 E-Mail: charlotte@stonelawgroupfl.comSecondary E-Mail: tami@stonelawgroupfl.com October 18, 25, 2024 24-01476K

#### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2024-CP-003433 Division PROBATE IN RE: ESTATE OF VICKIE LYNN FITE

Deceased. The administration of the estate of Vickie Lynn Fite, deceased, whose date of death was February 22, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, Florida 33830-3912. The names and addresses of the personal representative and the personal repre-

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

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

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

NOTWITHSTANDING THE TIME 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 October 18, 2024

Personal Representative: Vona L. Fite 707 Hustead St

Wall, South Dakota 57790 Attorney for Personal Representative: Justin M. Brick, Attorney Florida Bar Number: 0097824 Bogin, Munns & Munns, P.A. 1000 Legion Place Suite 1000 Orlando, FL 32801 Telephone: (407) 578-1334 Fax: (407) 578-2280 E-Mail: jbrick@boginmunns.com

Secondary E-Mail: bmmservice@boginmunns.com24-01483K October 18, 25, 2024

# **HOW TO PUBLISH YOUR LEGAL NOTICE**

IN THE **BUSINESS OBSERVER** 

# CALL 941-906-9386

and select the appropriate County name from the menu option

OR E-MAIL: legal@businessobserverfl.com



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SARASOTA COUNTY sarasotaclerk.com

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LEE COUNTY leeclerk.org

COLLIER COUNTY

collierclerk.com

HILLSBOROUGH COUNTY

hillsclerk.com

PASCO COUNTY pascoclerk.com

PINELLAS COUNTY mypinellasclerk.gov

POLK COUNTY

polkcountyclerk.net

ORANGE COUNTY

myorangeclerk.com



#### --- ESTATE ---

FIRST INSERTION

NOTICE TO CREDITORS POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 24CP-3126 IN RE: ESTATE OF Jefferson O. Brock a/k/a Jefferson Owen Brock, Jr.

Deceased. The administration of the estate of Jefferson O. Brock a/k/a Jefferson Owen Brock, Jr. , deceased, Case Number 24CP-3126, 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

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 SER-VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against the decedent's estate, 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 PERI-ODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER

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

The date of first publication of this notice is October 18, 2024.

/s Joel Arthur Brock Personal Representative Address: 1556 Cumberland Court Palm Harbor, FL 34683/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

October 18, 25, 2024

#### FIRST INSERTION

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

Case No.: 2024CP-002400 IN RE: ESTATE OF LYNNE DIKUN PLATT Deceased.

The administration of the estate of LYNNE DIKUN PLATT, deceased, whose date of death was October 26, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, Florida 3380. 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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOTE FILED WITH-IN 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 firth publication of this

notice is: October 18, 2024

JOHN V. PLATT

Petitioner SOUTHERN ATLANTIC LAW GROUP, PLLC Lydia Sturgis Zbrzeznj, Esq. Florida Bar No. 98181 290 1st Street S. Winter Haven, Florida 33880 Telephone: (863) 656-6672 Facsimile: (863) 301-4500 Email Addresseses: Lydia@southernatlanticlaw.com Attorneys for Personal Representative October 18, 25, 2024 24-01475K

#### 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. CIVIL DIVISION

CASE NO. 532024CA002277000000 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING. Plaintiff, vs. VALERIE ANN LEWIS; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN

TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated September 20, 2024, and entered in Case No. 532024CA002277000000 of the Circuit Court in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVIC-ING is Plaintiff and VALERIE ANN LEWIS; UNITED STATES OF AMER-ICA, ON BEHALF OF THE SECRE-TARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TEN-ANT 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 CLAIM-ING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best hidder for cash online at www.polk.realforeclose.com, at 10:00 a.m., on November 5, 2024, the following described property as set forth in said Order or Final Judgment,

LOT 3, OF THE RESUBDIVI-SION OF LOT 52, BLOCK 2 OF COUNTRY CLUB ESTATES, ACCORDING TO THE MAP OR

PLAT THEREOF AS RECORD-ED IN PLAT BOOK 10, PAGE 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND THE EAST 10.0 FEET OF

THE NORTH 137.50 FEET OF THE SOUTH 162.50 FEET OF LOT 51, BLOCK 2 OF COUN-TRY CLUB ESTATES, AC-CORDING TO THE MAP OR PLAT THEREOF AS RECORD-ED IN PLAT BOOK 7, PAGE 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

least 5 days prior to the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED October 8, 2024. By: /s/ Lisa A. 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 1496-202789 / TM1 October 18, 25, 2024 24-01471K

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. 2024CA001665000000 Village Capital & Investment LLC, Plaintiff, vs.

Angela Giudice, et al., **Defendants.**NOTICE IS HEREBY GIVEN pursu-

ant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2024CA001665000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Village Capital & Investment LLC is the Plaintiff and Angela Giudice; Christopher Burris; United States of America on behalf of the Secretary of Housing and Urban Development are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose. com, beginning at 10:00 AM on the 12th day of November, 2024, the following described property as set forth in said Final Judgment, to wit:

LOT 43, ROCKRIDGE RANCH-ETTES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK RECORDS OF POLK COUNTY,

TOGETHER WITH DOUBLEWIDE MO-BILE HOME WITH VIN#S 146M8445A AND 146M8445B TAX ID: 23-26-23-000550-000430

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 8th day of October, 2024.

BROCK & SCOTT, PLLC Attorney for Plaintiff 4919 Memorial Hwy, Suite 135 Tampa, FL 33634 Phone: (954) 618-6955 Fax: (954) 618-6954 FLCourtDocs@brockandscott.comBy /s/Justin J. Kellev Justin J. Kelley, Esq. File # 24-F00669 October 18, 25, 2024 24-01466K

#### FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY, CIVIL DIVISION **CASE NO.: 2024-CA-002114** 

CMG MORTGAGE, INC., VICTOR GOTAY, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Summary Final Judgment of Foreclosure entered on September 30, 2024 in Case No. 2024-CA-002114 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein CMG MORTGAGE. INC is Plaintiff. and VICTOR GOTAY; PREAKNESS HOMEOWNERS PRESERVE ASSOCIATION, INC.; UNKNOWN SPOUSE OF VICTOR GOTAY; UNKNOWN TENANT #1 N/KA PATRICIA GOTAY are Defendants, the Office of Stacy M. Butterfield. CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on www.polk. realforeclose.com, on the 1st day of November, 2024, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order

No 3-15.16, the following described property as set forth in said Final Judgment, to wit:

LOT 23 OF PREAKNESS PRE-SERVE, ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 173, PAGE(S) 4 AND 5. OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Also known as 129 CLOVER-

BROOK TRL, DAVENPORT, FL 33837together with all existing or subsequently erected or affixed buildings,

improvements and fixtures. Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim

within sixty (60) days after the sale. Dated this 2nd day of October 2024. Sokolof Remtulla, LLP By: /s/ Benjamin D. Ladouceur Benjamin D. Ladouceur, Esq. Florida Bar No.: 73863 SOKOLOF REMTULLA, LLP 6801 Lake Worth Road, Suite 100E Greenacres, FL 33467 Telephone: 561-507-5252 Facsimile: 561-342-4842 E-mail: pleadings@sokrem.com Counsel for Plaintiff 24-01473K

October 18, 25, 2024

#### FIRST INSERTION

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

--- ACTIONS / SALES ---

CASE NO. 2023CA006467000000 LAKEVIEW LOAN SERVICING, Plaintiff, vs. THE UNKNOWN HEIRS,

BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS. TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MAXINE KELLUM, DECEASED, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursuant

to a Final Judgment of Foreclosure dated September 04, 2024, and entered in 2023CA006467000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES,GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF MAX-INE KELLUM, DECEASED; SUSAN KELLUM; BRENDA JEAN KELLUM; ALVIS LILLIAN KELLUM; LARRY KELLUM; MARVIN KELLUM are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 05, 2024, the following described property as set forth in said Final Judgment, to wit: LOT 2, BLOCK 4, MAP OF RE-

SUBDIVISION OF BLOCK 3 OF C.M. MAXWELL'S SUB-DIVISION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT

PLAT BOOK 7, PAGE 49, IN THE PUBLIC RECORDS OF POLK

COUNTY, FLORIDA. TOGETHER WITH THAT CER-TAIN 2018 CMHM HOMES, INC MANUFACTURED BEARING TITLE # 131900980 AND VIN # WHC023912GA, LO-CATED THEREON,

Property Address: 2835 FLETCH-ER AVE, LAKELAND, FL 33803

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

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

Dated this 15 day of October, 2024. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487

Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com 22-025548 - NaC October 18, 25, 2024 24-01470K

#### FIRST INSERTION

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

CIVIL ACTION Case #: 2019CA004953000000 DIVISION: 11

Wells Fargo Bank, N.A. Plaintiff, -vs.-Abner Carlos Torres a/k/a Abner C. Torres a/k/a Abner Torres; Rosanna Torres a/k/a R. Torres; Ford Motor Credit Company, LLC; **Hampton Hills South Homeowners** Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse. Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse. Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2019CA004953000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, N.A., Plaintiff and Abner Carlos Torres a/k/a Abner C. Torres a/k/a Abner Torres are defendant(s), I, Clerk of Court, cv M Butterfie

highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 2, 2025, the following described property as set forth in said Final Judgment, to-wit:

LOT 7, IN BLOCK 21, OF HAMPTON HILLS SOUTH PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 140, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

impaired, call 711. Submitted By: ATTORNEY FOR PLAINTIFF: LOGS LEGAL GROUP LLP 750 Park of Commerce Blvd., Suite 130 Boca Raton, Florida 33487 (561) 998-6700 (561) 998-6707 19-322068 FC01 WNI

#### FIRST INSERTION

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

CASE NO.: 2024CA003068000000 LAKEVIEW LOAN SERVICING,

Plaintiff, VS. HECTOR ALFREDO MORALES GONZALEZ; et al., Defendant(s)

TO: Hector Alfredo Morales Gonzalez Last Known Residence: 683 Tanaro Ln Haines City, FL 33844 TO: Unknown Spouse Of Hector Al-

fredo Morales Gonzalez Last Known Residence: 683 Tanaro Ln Haines City, FL 33844 YOU ARE NOTIFIED that an action

to foreclose a mortgage on the following property in Polk County, Florida: LOT 62, MAGNOLIA PARK PHASE 1 & 2, ACCORDING TO THE MAP OR PLAT THERE-OF AS RECORDED IN PLAT BOOK 184. PAGE1, PUBLIC RECORDS OF POLK COUNTY.

FLORIDA has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 5300 West Atlantic Avenue Suite 303 Delray

Beach, FL 33484, on or before 11-14-24, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

Dated on October 7th, 2024. Stacy M. Butterfield As Clerk of the Court (SEAL) By: /s/ Ashley Saunders As Deputy Clerk

ALDRIDGE PITE, LLP, Plaintiff's attorney, 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484

24-01469K

1091-2840B Ref# 9491

October 18, 25, 2024



--- SALES ---

#### FIRST INSERTION

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

LAKEVIEW LOAN SERVICING,

IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2024CA000559000000

Plaintiff, VS. SHEYLA IRIS ROSARIO VAZQUEZ; JOSE L. MONZON CANTERO; AQUA FINANCE, INC.; CITRUS LANDING OWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A JOSE CANTERO JR.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on September 30, 2024 in Civil Case No. 2024CA000559000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and SHEYLA IRIS ROSARIO VAZQUEZ; JOSE L. MONZON CANTERO; AQUA FINANCE, INC.; CITRUS LANDING OWNERS ASSOCIATION, INC.; UN-KNOWN TENANT #1 N/K/A JOSE CANTERO JR.; ANY AND ALL UN-KNOWN 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 PAR-

TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-ANTS are Defendants.

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

ment, to wit: LOT 127, CITRUS LANDING, ACCORDING TO THE MAP OR PLAT THEREOF AS RE-CORDED IN PLAT BOOK 181, PAGE 41, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 8 day of October, 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: Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1091-2706B

24-01468K

October 18, 25, 2024

#### SUBSEQUENT INSERTIONS

#### --- ACTIONS ---

## FOURTH INSERTION

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

CASE NO.: 2024-CA-002278 LISA MILLER and ROBERT MILLER. Plaintiffs, v. JAMES EARL DUNN, ROBIN JILL SESSIONS, and TERRY CLARK

Defendants. TO: JAMES EARL DUNN

You are notified that an action for defamation has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Elliott V. Mitchell, Esq. Clark, Campbell, Lancaster, Workman, & Airth, PA. plaintiff's attorney, whose address is 500 S. Florida Avenue, Suite 800. Lakeland, Florida 33801, (863) 647-5337, on or before 30 days from the first date of publication, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter otherwise, a default will be entered against you for the relief demanded in the Complaint.

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs any accom-

modation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact The Polk County Clerk of Court at Polk County Courthouse, 255 N Broadway Ave., Bartow, FL 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 17 day of September

(COURT SEAL) STACY M. BUTTERFIELD POLK COUNTY, FL CLERK OF THE COURT By: /s/ Ashley Saunders As Deputy Clerk Default Date 10-25-24

Elliott V. Mitchell, Esq. Clark, Campbell, Lancaster, Workman, & Airth, PA. plaintiff's attorney 500 S. Florida Avenue, Suite 800 Lakeland, Florida 33801 (863) 647-5337 Sept. 27; Oct. 4, 11, 18, 2024

24-01403K

#### --- ESTATE ---

#### SECOND INSERTION

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

#### FILE NO: 24-CP-002557 IN RE: ESTATE OF LINDAS. CONVIS,

Deceased.

The administration of the Estate of LINDA S. CONVIS, deceased, whose date of death was March 21, 2024, File Number 24-CP-002557, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is Clerk of Court, PO Box 9000, Drawer CC-4, Bartow, FL

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

All creditors of the decedent and other persons having claims or demands against decedent's Estate on whom a copy of this notice has been served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SER-

VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against 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 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is the 11th day of October, 2024.

#### /s/ Kevin Matias KEVIN MATIAS Personal Representative

/s/ Kenneth Hutto Kenneth Hutto, Esq. Counsel for Personal Representative Florida Bar # 693847 842 S. Missouri Avenue Lakeland, FL 33815 (863) 662-0934 ken@huttoassociates.com October 11, 18, 2024 24-01460K

SARASOTA • MANATEE • HILLSBOROUGH • PASCO PINELLAS • POLK • LEE • COLLIER • CHARLOTTE





#### --- PUBLIC SALES ---

#### SECOND INSERTION

#### NOTICE OF PUBLIC SALE

following personal property of DONALD L. BARBER, if deceased any unknown heirs or assigns, and REBECKA BARBER, if deceased any unknown heirs or assigns, will. on October 23, 2024, at 10:00 a.m., at 456 Lisa Street, Lot #456-Lisa, Lakeland, Polk County, Florida 33815: be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1984 PALM MOBILE HOME, VIN: PH061149FL, TITLE NO.: 0042982815 and all other personal property located therein

PREPARED BY: J. Matthew Bobo Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 (PO# 31021-1591) October 11, 18, 2024 24-01456K

#### THIRD INSERTION

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

FLORIDA FAMILY LAW DIVISION Case No.: 2024-DR-001398 IN RE: THE MARRIAGE OF ABIGAIL JACKSON, Petitioner/Wife, and

ARIEL CONLEY. Respondent/Wife. To: ARIEL CONLEY RESPONDENT/WIFE Last Known Address: 336 Cello St. Davenport, Florida 33896

Current Address: Unknown

YOU ARE NOTIFIED that an action for a Dissolution of Marriage action in Polk County, Florida: has been filed against you and you are required to serve a copy of your writ-ten defenses to ABIGAIL JACKSON, at The Wilson Advocacy Group, P.A., Petitioner's attorney, whose address is P.O. Box 3142, Winter Haven, FL 33885, and file the original with this court either before 10/28/24 service on Petitioner's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

The action is asking the Court to decide how the following real property or personal property should be divided: 336 Cello Street, Davenport, FL 33896-8352

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

WITNESS HAND AND SEAL of this Court on this 20th day of September 2024.

STACY M. BUTTERFIELD CLERK OF THE CIRCUIT COURT (SEAL) By /s/ Jennifer Harrison As Deputy Clerk

The Wilson Advocacy Group, P.A. P.O. Box 3142

Winter Haven, FL 33885 24-01416K Oct. 4, 11, 18, 25, 2024

#### THIRD INSERTION

AMENDED NOTICE OF ACTION FOR BREACH OF CONTRACT IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT, IN AND

FOR POLK COUNTY. FLORIDA Case No.:

53-2023-CA-006948-0000-007 SEAN HORSEY,

AMERICAN HOMES RENTAL & MANAGEMENT, INC, Defendant,

TO: AMERICAN HOMES RENTAL & MANAGEMENT, INC. c/o Patrick Walsh, Registered Agent 2629 Waverly Barn Road, Suite 126 Davenport, Florida 33891

YOU ARE NOTIFIED that an action for Breach of Contract has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Plaintiff, Sean Horsey c/o Jenkins Law, P.L., whose address is 275 96th Ave N., Suite 5 St. Petersburg, FL 33702, on or before Oct 31, 2024, and file the original with the clerk of this Court at P.O. Box 9000, Drawer CC-12, Bartow, Florida 33831-9000 or in person at 255 N. Broadway Ave. Bartow, Florida 33830-3912 before service on Plaintiff or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The address subject to this Breach of Contract action is 106 JULLIARD BLVD, DAVNPORT, FL 33897

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon

You must keep the Clerk of the Circuit Court's office notified of your current address. Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office.

Dated: September 24, 2024 CLERK OF THE CIRCUIT COURT Stacy M. Butterfield

(SEAL) By: /s/ Asuncion Nieves Polk County Clerk Sean Horsey

c/o Jenkins Law, P.L 275 96th Ave N., Suite 5 St. Petersburg, FL 33702 Oct. 4, 11, 18, 25, 2024 24-01415K

#### SECOND INSERTION

#### Notice of Landowners' Meeting and Election and Meeting of the Board of Supervisors of the Leomas Landing Community Development District

Notice is hereby given to the public and all landowners within the Leomas Landing Community Development District (the "District"), in the City of Lake Wales, Florida, advising that a landowners' meeting will be held for the purpose of electing 3 members of the Board of Supervisors of the District. Immediately following the landowners' meeting there will be convened a meeting of the Board of Supervisors for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board.

Tuesday, November 5, 2024

Time: 12:00 p.m.

Place:

Holiday Inn Express North I-4 4500 Lakeland Park Drive Lakeland, Florida 33809

Each landowner may vote in person or authorize a proxy holder to vote in person on their behalf. Proxy forms and instructions relating to landowners' meeting may be obtained upon request at the office of the District Manager located at 1540 International Parkway, Suite 2000, Lake Mary, Florida 32746. A copy of the agenda for these meetings may be obtained from the District Manager at the above address.

The landowners' meeting and the Board of Supervisors meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. There may be an occasion where one or more supervisors will participate by telephone.

Pursuant to the Americans with Disabilities Act, any person requiring special accommodations to participate in these meetings is asked to contact the District Manager at (813) 565-4663, at least 48 hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service at 711 for aid in contacting the District Manager.

A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such 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 to be based. Larry Krause, District Manager

October 11, 18 2024

#### --- ESTATE ---

#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 24-CP-3438 0000XX Division 14 IN RE: ESTATE OF

ELISABETH ARTURET DAVILA, A/K/A ELIZABETH MIRANDA. Deceased. The administration of the estate of ELISABETH ARTURET DAVILA, A/K/A ELIZABETH MIRANDA, deceased, whose date of death was May 28, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the per-

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

sonal representative and the personal

representative's attorney are set forth

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

ALL CLAIMS NOT FILED WITH-IN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREV-

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

The date of first publication of this notice is October 11. 2024.

Personal Representative: /s/ Ricardo Luis Sanchez Miranda RICARDO LUIS SANCHEZ MIRANDA

340 Elderberry Court Kissimmee, Florida 34759 Attorney for Personal Representative: /s/ E. Fernando Orrego E. Fernando Orrego, Esq. Florida Bar Number: 102211 OC ESTATE & ELDER LAW P.A. 4601 Sheridan Street,

Suite 311 Hollywood FL 33021 Tel: (954) 251-0332; Fax: (954) 251-0353

fern and o@oce state lawyers.com

24-01461K October 11, 18, 2024

#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY,

#### FLORIDA CASE NO.: 2024CP0023250000XX IN RE: ESTATE OF RUTH ANN ANDERSON,

Deceased. The administration of the estate of Ruth Ann Anderson, deceased, whose date of death was May 4, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC-1, P.O. Box 9000, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

NOTICE OF SALE

PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY,

FLORIDA

CIVIL ACTION

CASE NO.: 2023-CA-006247

FEDERAL HOME LOAN

MORTGAGE LOAN,

HAFIDA MAKDADI, et al,

Plaintiff, vs.

MORTGAGE CORPORATION.

AS TRUSTEE FOR FREDDIE

MAC SEASONED CREDIT RISK

TRANSFER TRUST, SERIES 2017-

2, AS OWNER OF THE RELATED

Defendant(s).
NOTICE IS HEREBY GIVEN Pursu-

ant to a Final Judgment of Foreclosure

dated June 28, 2024, and entered in

Case No. 2023-CA-006247 of the Cir-

cuit Court of the Tenth Judicial Cir-

cuit in and for Polk County, Florida in

which Federal Home Loan Mortgage

Corporation, as trustee for Freddie Mac

Seasoned Credit Risk Transfer Trust

Series 2017-2, as owner of the Related

Mortgage Loan, is the Plaintiff and

Hafida Makdadi, Edgehill Community

Recreation Association, Inc. are de-

fendants, the Polk County Clerk of the

Circuit Court will sell to the highest

and best bidder for cash in/on online at

online at www.polk.realforeclose.com,

Polk County, Florida at 10:00am EST

on the October 28, 2024 the following

described property as set forth in said

A PORTION OF LOTS 322

AND 323 OF CRESCENT ES-

TATES, SUBDIVISION 1, UNIT

Final Judgment of Foreclosure:

court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

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

The 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 ss. 732.216 732.228 applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211.

The date of first publication of this notice is October 11, 2024.

#### Personal Representative: Pamela M. Miller 657 Locust Street

Hummelstown, PA 17036 /S/ Dawn Ellis, Esq. Attorney for Personal Representative E-mail Address:

Dawn@MyFloridaProbate.com Florida Bar Number: 091979 My Florida Probate, PA Dawn Ellis, Esq., for the firm PO Box 952

Floral City, FL 34436 0952 (352) 726 5444

October 11, 18, 2024 24-01455K

#### --- **SALES** ---

#### SECOND INSERTION A. REPLAT NO. 1. AS SHOWN

BY MAP OR PLAT THEREOF RECORDED IN THE OFF IS OF THE CLERK OF THE CIR-CUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 63 PAGE 49 BE-ING MORE PARTICULARLY DESCRIBED AS REGINNING AT THE MOST EASTERLY COR-NER OF LOT 322; THENCE SOUTH 45 DEGREES 00 MIN-UTES 00 SECONDS WEST. ALONG THE REAR BOUNDARY OF SAID LOT 322 A DISTANCE OF 50.00 FEET: THENCE NORTH 34 DEGREES 22 MIN-UTES OO SECONDS WEST A DISTANCE OF 92.62 FEET; THENCE NORTHEASTERLY
ALONG THE SOUTHEASTERLY RIGHT OF WAY LINE OF ROSE-WOOD DRIVE AND ALONG THE ARC OF A CURVE HAVING ITS ELEMENTS A CENTRAL ANGLE OF 44 DEGREES 11 MINUTES 27 SECONDS, A TAN-GENT BEARING OF NORTH 55 DEGREES 38 MINUTES EAST, RADIUS OF 60.00 FEET, AN ARC LENGTH OF 46.29 FEET; THENCE NORTH 45 DEGREES 00 MINUTES 00 SECONDS EAST ALONG THE NORTH-WESTERLY BOUNDARY OF LOT 323 A DISTANCE OF 18.67 FEET: THENCE SOUTH 45 DE-GREES OO MINUTES OO SEC-ONDS EAST ALONG A LINE 20.00 FEET SOUTHWEST OF AND PARALLEL TO THE NORTHEASTERLY BOUND-

ARY OF LOT 323 DISTANCE OF 100.00 FEET; THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS WEST ALONG THE REAR BOUNDARY LINE OF LOT 323 A DISTANCE OF 30.00 FEET TO THE POINT OF BE-GINNING.

A/K/A 6 ROSEWOOD DR DAV-ENPORT FL 33837

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

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

Dated this 02 day of October, 2024. ALBERTELLI LAW P.O. Box 23028 Tampa, FL 33623

Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Ritchie Florida Bar #106621 Justin Ritchie, Esq.

CT - 23-004733

24-01458K October 11, 18, 2024

#### --- ACTIONS ---

#### 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. 2023CA004892000000 WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR RESIDENTIAL MORTGAGE AGGREGATION TRUST, Plaintiff, vs.

FRALEGE GROUP INC, et. al. Defendant(s), TO: RONALD FRASER,

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 11, BLOCK 1145, POIN-CIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THERE-OF AS RECORDED IN PLAT BOOK 53, PAGES 19 THROUH 28. INCLUSIVE, 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 Avenue, Suite 100, Boca Raton, Florida 33487 on or before 11-6-24

(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 order to participate in this proceeding, vou are entitled, at no cost to vou, 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 PUB-LISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

WITNESS my hand and the seal of this Court at County, Florida, this 4 day of October, 2024.

Stacv 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 24-218551

October 11, 18, 2024

THREE (3) MONTHS AFTER THE

DATE OF THE FIRST PUBLICATION

OF THIS NOTICE OR THIRTY (30)

DAYS AFTER THE DATE OF SER-

VICE OF A COPY OF THIS NOTICE

ON THEM. NOTWITHSTANDING ANY OTHER APPLICABLE TIME

#### --- ESTATE ---

#### SECOND INSERTION

NOTICE TO CREDITORS (Formal Administration) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.: 2024CP 003426 IN RE: ESTATE OF MARLENE E. ENGLISH, Deceased.
TO ALL PERSONS HAVING CLAIMS

DEMANDS AGAINST THE ABOVE ESTATE:

YOU ARE HEREBY NOTIFIED that Petition for Formal Administration has been filed in the estate of MARLENE E. ENGLISH, deceased, File Number: 2024CP 003426, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830; that the decedent's date of death was June 12, 2024; that the total value of the estate is unknow; and, that the names and addresses of those to whom it has been assigned by such order are: NAME ADDRESS

ROBERT F. ENGLISH 19820 Roaming Drive Colorado Springs, CO 80908 ALL INTERESTED PERSONS ARE

NOTIFIED THAT: All creditors of the estate of the decedent and persons having claims or demands against the estate of the

decedent must file their claims with

this court WITHIN THE LATER OF

PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENTS DATE OF DEATH IS FOREVER BARRED. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

The date of the first publication of this Notice is: October 11th, 2024.

**Person Giving Notice:** [/s/ Robert F. English] ROBERT F. ENGLISH Petitioner
Attorney for Person Giving Notice: DAVID WILSON IV, ESQUIRE FL Bar No. 0103204

THE WILSON ADVOCACY GROUP, P.O. Box 3142 Winter Haven, FL 33885 Phone: (863) 401-8155 Fax: (863) 401-9924

Primary: info@wilsonadvocacygroup.com

dwfourth@wilsonadvocacygroup.com Tertiary: b.moore@wilsonadvocacygroup.com

Attorney for Petitioner October 11, 18, 2024 24-01462K

#### --- SALES ---

#### 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., 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 1st day of November, 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 RE-CORDED 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

Dated this 3rd day of October, 2024. BROCK & SCOTT, PLLC Attorney for Plaintiff 4919 Memorial Hwy, Suite 135 Tampa, FL 33634 Phone: (954) 618-6955 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By /s/Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 File # 22-F01218

October 11, 18, 2024 24-01465K



#### --- ACTIONS / SALES ---

**POLK COUNTY** 

#### SECOND INSERTION

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

CASE NO.:2024CA002474 SOUTHSTATE BANK, N.A., Plaintiff, v. QUAID BASTIAN, and UNKNOWN TENANT(S) Defendants.

NOTICE is hereby given pursuant to a Summary Final Judgment of Foreclosure entered in this case on September 20, 2024, scheduling the foreclosure sale, STACY M. BUTTERFIELD, CPA, as the Clerk of the Court will sell the property situated in Polk County, Florida, described as:

LOT 52, BLOCK 1, ORANGE HILL SUBDIVISION, ACCORD-ING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 58, PAGE 40, PUB-LIC RECORDS OF POLK COUN-TY, FLORIDA.

Commonly known as 103 Ham-

DESHAWN DELORIS MITCHELL,

NOTICE OF SALE IS HEREBY

GIVEN pursuant to the Summary Final

Judgment of Foreclosure entered on

September 27, 2024 in Case No. 2024-

CA-007034 of the Circuit Court of the

Tenth Judicial Circuit, in and for Polk

County, Florida, wherein FREEDOM MORTGAGE CORPORATION is

Plaintiff, and DESHAWN DELORIS MITCHELL; TOWERGATE ESTATES

MITCHELL; TOWERGE.

HOMEOWNERS' ASSOCIATION,
INC.; ADAMS HOMES OF
NORTHWEST FLORIDA, INC.;

PORTORIAN OF THE U.S.

OF HOUSING AND

URBAN DEVELOPMENT; and UNKNOWN TENANT #1 N/K/A

JADEN O'NEALL re Defendants, the

Defendants.

at public sale, to the highest and best bidder for cash, electronically, online at 10:00 AM on November 5, 2024, at www.polk.realforeclose.com. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale in accordance with Florida Statutes, Section 45.031.

ING IMPAIRED, CALL TDD (863) 534-777 OR FLORIDA RELAY SER-

VICE 711.

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.

GREY SQUIRES BINFORD, P.A. Post Office Box 1209 Winter Park, Florida 32790-1209 (689) 244-0414 (Telephone) Attorneys for Plaintiff By:/s/ Grey Squires Binford GREY SQUIRES BINFORD Florida Bar No. 0749151 Grey@Binford-Law.com 24-01454K

#### NOTICE OF ACTION

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

CASE NO. 532024CA003053000000 LAKEVIEW LOAN SERVICING,

Plaintiff, vs. LORI CONLIN; DARREN PURVIS; DERRICK ANTHONY PURVIS; PATRICIA MESSNER: JAMES D. PURVIS, JR.; AQUA FINANCE, INC.; PATRICIA MESSNER, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAMES DARRELL PURVIS, DECEASED; 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).

#### SECOND INSERTION

TO: DARREN PURVIS Last Known Address 1000 JO ANN DRIVE UTICA, OH 43080

Current Residence is Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, LOT 7 AND THE NORTH 2.0

FEET OF LOT 8, BLOCK F, HONEYTREE EAST, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 71, PAGE 26, 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 Diaz Anselmo & Associates, P.A., Plaintiff's attorneys, whose address is P.O. BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@dallegal. com, within 30 days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition. Default Date 11-13-24

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.

DATED on 10-4-24, 2024. Stacy M. Butterfield As Clerk of the Court (SEAL) By: /s/ Ashley Saunders As Deputy Clerk

Diaz Anselmo & Associates, P.A. Plaintiff's attorneys P.O. BOX 19519 Fort Lauderdale, FL 33318 (954) 564-0071 answers@dallegal.com 1691-205301 / VP2 October 11, 18, 2024 24-01453K

#### SECOND INSERTION Florida, wherein, CARDINAL FINAN-

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.: 2024CA000708000000 CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP. Plaintiff, VS. LATONYA HADLEY A/K/A L. HADLEY; JERODD FAIN; SOLTERRA RESORT HOMEOWNERS ASSOCIATION, INC.; OAKMONT RESORT OWNERS ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on September 20, 2024 in Civil Case No. 2024CA000708000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County,

CIAL COMPANY, LIMITED PART-NERSHIP is the Plaintiff, and LATO-NYA HADLEY A/K/A L. HADLEY; JERODD FAIN; SOLTERRA RESORT HOMEOWNERS ASSOCIATION, INC.; OAKMONT RESORT OWN-ERS ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIM-ING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UN-KNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on November 5, 2024 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 2, SOLTERRA PHASE 1,

ACCORDING TO THE MAP OR PLAT THEREOF AS RE-CORDED IN PLAT BOOK 156, PAGE 13, OF THE PUBLIC RE-CORDS 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.

AMERICANS WITH DISABILI-TIES ACT: If you are a person with a

Attorney for Plaintiff 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Zachary Ullman Digitally signed by Zachary Ullman DN: CN=Zachary Ullman, E=zullman@aldridgepite.com Reason: I am the author of this document Date: 2024.11.03 11:07:37-04'00'

Service Mail@aldridgepite.com1100-950B

FOR 18.38 FEET;

October 11, 18, 2024

THENCE N.14°13'14"E.

11) THENCE N.20°06'43"E.

THE SOUTHERLY BOUNDARY OF A DRAFF.

A DRAINAGE & UTILITY

EASEMENT AS SHOWN ON

SAID LAKE MARION GOLF

RESORT PLAT; THENCE ALONG SAID DRAINAGE

AND UTILITY EASEMENT

BOUNDARY, N.78°21'18"E. FOR 219.38 FEET TO A

BOUNDARY CORNER OF

SAID TRACT J; THENCE ALONG THE BOUNDARY OF

SAID TRACT J, S.08°48'22"E.

FOR 374.05 FEET, TO THE POINT OF BEGINNING OF

THE PARCEL DESCRIBED

has been filed against you and you are

required to serve a copy of your writ-

ten defenses to it, if any, on Marc D. Peltzman, Esquire, 118 East Jefferson

Street, Suite 204, Orlando, Florida

32801, Plaintiff's attorney, on or before

10-14-, 2024, and file the original with

the Clerk of this Court either before

service on Plaintiff's attorney, or imme-

diately thereafter, otherwise a default

will be entered against you for the relief

demanded in this Complaint to Quiet

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 Av-

enue, Bartow, Florida 33830, (863)

534-4686, at least 7 days before your

scheduled court appearance, or im-

mediately upon receiving this notifi-cation if the time before the sched-

uled appearance is less than 7 days;

HEREIN

Tax Title.

PUBLIC RECORDS OF POLK COUNTY, FLORIDA, BEING MORE PARTICULARLY DE-SCRIBED AS FOLLOWS:

SAID EASTERLY

ING ELEVEN (11) DESCRIBED COURSES: 1) THENCE N.27° 09'47"E. FOR

2) THENCE N.36°46'13"3E. FOR 31.80 FEET;

5) THENCE N.18  $^{\circ}$  07'00"E. FOR

THENCE N.04°03'02"E.

FOR 68.14 FEET;

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 3 day of September, 2024. ALDRIDGE PITE, LLP Foxit PDF Editor Version: 12.1.0 FBN: 106751 Primary E-Mail:

#### FOURTH INSERTION

BEGINNING AT SOUTHWEST CORNER OF LOT 5, BLOCK 3593, AS BEING SHOWN ON THE PLAT NAMED "POIN-CIANA NEIGHBORHOOD 3 SOUTH, VILLAGE 7", AS RECORDED IN PLAT BOOK 62, PAGES 39 THROUGH 46, ALSO BEING A COM-MON BOUNDARY CORNER OF TRACT J, AS SHOWN ON THE PLAT NAMED "LAKE MARION GOLF RESORT", AS ALONG BOUNDARY OF SAID GRE-SAID CONSERVATION EASE-MENT LINE, THE FOLLOW-

3) THENCE N.25°53'06"E. FOR

21.15 FEET; 6) THENCE N.09° 27'13"E. FOR

8) THENCE N.00°20'98"E. 9) THENCE N.05°25'17"E. FOR

if you are hearing or voice impaired, call 711. WITNESS my hand and seal of this Court on 9-4-24. Stacy M. Butterfield

Clerk of Court (SEAL) By: Ashley Saunders Deputy Clerk Sept. 27; Oct. 4, 11, 18, 2024

24-01410K

#### lin Street, Winter Haven, Florida

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORK-ING DAYS OF YOUR RECEIPT OF THIS NOTICE, IF YOU ARE HEAR-

Dated this 3rd day of October 2024.

SECOND INSERTION

NOTICE OF FORECLOSURE SALE Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on www.polk. THE STATE OF FLORIDA, IN AND FOR POLK COUNTY, CIVIL DIVISION realforeclose.com, on the 12th day of CASE NO.: 2023-CA-007034 November, 2024, in accordance with FREEDOM MORTGAGE Section 45.031(10), Florida Statutes, CORPORATION, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Plaintiff, vs.

Judgment, to wit: LOT 10, TOWERGATE ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 147, PAGE 31, PUBLIC RE-CORDS OF POLK COUNTY,

FLORIDA. Also known as 1143 TOWER-GATE CIRCLE, LAKE WALES, FL 33853 (the "Property"

together with all existing or subsequently erected or affixed buildings, improvements and fixtures.

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

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

Dated this 2nd day of October 2024. Sokolof Remtulla, LLP By: /s/ Benjamin D. Ladouceur Benjamin D. Ladouceur, Esq. Florida Bar No.: 73863 SOKOLOF REMTULLA, LLP 6801 Lake Worth Road, Suite 100E Greenacres, FL 33467 Telephone: 561-507-5252 / Facsimile: 561-342-4842 E-mail: pleadings@sokrem.com Counsel for Plaintiff October 11, 18, 2024 24-01451K

SECOND INSERTION

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

CASE NO.: 2024-CA-001400 PRIMARY RESIDENTIAL MORTGAGE INC., Plaintiff, v.

LUIS JAVIER QUILES BARRIOS, et al.. Defendants.

TO: Megan Judith Vazquez Rosaly 1609 Goodyear Avenue Lakeland FL 33801 Unknown Spouse of Megan Judith Vazquez Rosaly 1609 Goodyear Avenue Lakeland FL 33801 Tomer YM LLC

Phillips, Cantor Shalek Rubin & Pfister, P.A. c/o Jerald C. Cantor, 4000 Hollywood Boulevard

Suite 500 North Hollywood FL 33021 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage

on the following described property in Polk County, Florida:

Lot 2, Block C, LAKE CRYSTAL HEIGHTS, according to the map or plat thereof as recorded in Plat Book 7, Page 27, 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, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of first publication of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; or a default will be entered against you for the relief demanded in the com-

If you need special assistance due to a disability to participate in court proceedings in Polk County Florida, please contact the Tenth Judicial Circuit of Florida 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 as possible. If you are hearing or voice impaired, you may call 711 and the Florida Relay Service will assist you with your call to our office. It is the intent of the Tenth Judicial Circuit to facilitate provisions for reasonable accommodations when requested by qualified persons with disabilities.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 2 day of October, 2024.

Stacy M. Butterfield as Clerk of the Circuit Court of Polk County, Florida By: /s/ Ashley Saunders DEPUTY CLERK Default Date 11-8-24

Anthony R. Smith, Esquire, the Plaintiff's attorney, Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430. Winter Park, FL 32789 October 11, 18, 2024

#### SECOND INSERTION

NOTICE OF ACTION TENTH HIDICIAL CIRCUIT IN AND FOR POLK COUNTY

FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2024CA002473000000 U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST,

Plaintiff, v. UNKNOWN HEIRS, SPOUSES, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ANNE HAMMOND, DECEASED, et al.,

Defendants. TO: UNKNOWN HEIRS, SPOUS-ES BENEFICIARIES DEVISEES GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF ANNE HAMMOND, DECEASED Last Known Address: Unknown MICHAEL HAMMOND

Last Known Address:

2417 Kilgore Street, Orlan YOU ARE HEREBY NOTIFIED that an action to foreclosure a mortgage on the following property located in

Polk County, Florida: Lot 51, GREENTREE SUBDI-VISION, according to the plat thereof recorded in Plat Book 66, Page 16, Public Records of Polk County, Florida.

including the buildings, appurtenances, and fixture located

Property Address: 5325 Creekmur Drive, Lakeland, FL 33813 (the "Property").

filed against you and you are required to serve a copy of your written defenses, if any, to it on HARRIS S. HOWARD ESQ., of HOWARD LAW, Plaintiff's attorney, whose address is 4755 Technology Way, Suite 104 Boca Raton, FL 33431 on or before 11-7-24, 2024 (no later than 30 days from the date of the first publication of this Notice of Action) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition 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.

WITNESS my hand and seal of this Court at Polk, Florida on this 30 day of September, 2024. Stacy M. Butterfield

POLK CLERK OF COURT POLK COUNTY CLERK OF COURT (SEAL) By: /s/ Ashley Saunders Deputy Clerk HARRIS S. HOWARD, ESQ.,

of HOWARD LAW, Plaintiff's attorney 4755 Technology Way, Boca Raton, FL 33431

October 11, 18, 2024

24-01450K

NOTICE OF ACTION

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

CIVIL ACTION Case No.: 2024-CA-001370 THE LAW OFFICE OF MARC D. PELTZMAN, P.A. as Trustee of the WALDEN LAND TRUST, Plaintiff, vs.

VICENTE B. CHIONG, as Trustee of the VICENTE B. CHIONG TRUST DATED MARCH 10, 1997, and VIOLETA B. CHIONG as Trustee of the VIOLET B. CHIONG TRUST DATED MARCH 10, 1997,

TO: VICENTE B CHIONG as Trustee of the VICENTE B. CHIONG TRUST DATED MARCH 10, 1997, and VIO-LETA B. CHIONG as Trustee of the VIOLET B. CHIONG TRUST DATED MARCH 10, 1997 2217 RED RD., MIAMI, FL

AND ANY PARTIES UNKNOWN to Plaintiff, which parties may be interested as heirs, devisees, grantees, assignees, lienors, creditors, trustees, or other claimants, by, through, under or against VICENTE B. CHIONG, as Trustee of the VICENTE B. CHIONG TRUST DATED MARCH 10, 1997, and VIOLETA B. CHIONG as Trustee of the VIOLET B. CHIONG TRUST DATED MARCH 10, 1997, whose whereabouts

is unknown or who are deceased. YOU ARE NOTIFIED that an action to quiet tax title on the following property:

Parcel ID Number: 28-28-1093-

52-42001-200 Physical Address: 0 Pacific Rd. Poinciana, FL 34759 EXHIBIT A

See Exhibit "A"

A PARCEL OF LAND LYING IN SECTION 10, TOWNSHIP 28 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, ALSO BEING A PART OF TRACT J, OF THE PLAT NAMED "LAKE MARION GOLF RESORT", AS RECORD-ED IN PLAT BOOK 112, PAGES 35 THROUGH 38, OF THE

RECORDED IN PLAT BOOK 112, PAGES 35 THROUGH 38, BOTH OF THE PUBLIC RECORDS OF POLK COUN-TY, FLORIDA; THENCE S.89°28'54"W, FOR 361.04 FEET, TO A POINT ON THE EASTERLY BOUNDARY OF GREENWAY 2, AS SHOWN ON SAID LAKE MARION GOLF RESORT PLAT; THENCE ENWAY 2, N.09°27'44"W. FOR 6.86 FEET, TO A POINT ON A CONSERVATION EASEMENT LINE AS SHOWN ON SAID LAKE MARION GOLF RE-SORT PLAT; THENCE ALONG

6.86 FEET;

35.08 FEET; THENCE N.30°52'02"E. FOR 25.77 FEET;

35.29 FEET FOR 21.99 FEET;

24.23 FEET;

JBSCRIBE TO THE BUSINESS OBSERVER

Call: (941) 362-4848 or go to: www.businessobserverfl.com

Choices and Solutions =

# What Should Be Done

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

#### BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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



The 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

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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 breakeven levels and tax rates, it would be far less expensive than our present system.

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

#### **HOW TO FIX SOCIAL SECURITY**

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

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

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





eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

"The third is the additional cost to the taxpayers."

"To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time."

The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted. Yet, as Anderson says, "There is no way that the Con-

gress, 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

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.