Lakeland, Fl 33815

Personal Property consisting of sofas,

TVs, clothes, boxes, household goods,

totes, boat and trailer and other per-

sonal property used in home, office, or garage will be sold or otherwise dis-

posed of at public sales on the dates and times indicated below to satisfy owners

lien for rent and fees due in accordance

with Florida Statues: Self storage act,

Sections 83.806 and 83.807. all items

or spaces may not be available for sale.

Cash or Credit cards only for all pur-

chases & tax resale certificates required

FIRST INSERTION

Notice of Sale

Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery

as agent w/ power of attorney will sell

the following vehicle(s) to the highest bidder; net proceeds deposited with

the clerk of court; owner/lienholder

has right to hearing and post bond;

owner may redeem vehicle for cash

sum of lien; all auctions held in reserve;

Inspect 1 week prior @ lienor facility;

cash or cashier check; any person interested ph (954) 563-1999

Sale date November 15th, 2024 @

10:00 am 3411 NW 9th Ave Ft Lauder-

40049 2014 Ram VIN#: 2C4JRGAG2ER276370 Lienor:

Posner Park Chrysler Dodge Jeep

Ram 42650 US Hwy 27 Davenport

863-438-3333 Lien Amt \$822.58

40050 2021 Jeep VIN#: 1C4RJEAG0MC517624 Lienor:

Posner Park Chrysler Dodge Jeep

Ram 42650 US Hwy 27 Davenport

FIRST INSERTION

Fictitious Name Notice

Notice is hereby given that C. VILLAN-

UEVA COMPANY LLC, OWNER, de-

siring to engage in business under the

fictitious name of LE ROSEY WINES

located at 530 DAKOTA AVE, LAKE

ALFRED, FLORIDA 33850 intends to

register the said name in POLK county

with the Division of Corporations, Flor-

ida Department of State, pursuant to

FIRST INSERTION

Notice Under Fictitious Name Law

According to Florida Statute

Number 865.09

CE IS HEREBY GIVEN

undersigned, desiring to engage in busi-

ness under the Fictitious Name of A.O.

Wagner Construction located at 3535

Lake Alfred Rd in the City of Winter Haven, Polk County, FL 33881 intends

to register the said name with the Divi-

sion of Corporations of the Department of State, Tallahassee, Florida.

FIRST INSERTION

NOTICE OF PUBLIC SALE

The following personal property of JEFFREY BONE will, on November 6,

2024, at 10:00 a.m., at 1845 Big Cypress

Dated this 22nd day of October,

section 865.09 of the Florida Statutes.

24-01490K

24-01492K

24-01505K

863-438-3333 Lien Amt \$822.58

dale FL 33309

October 25, 2024

October 25, 2024

2024.

GOMA, Inc

October 25, 2024

Oct. 25; Nov. 1, 2024

24-01487K

863-682-2988

if applicable.

M26 L White

K02 S Saunders

F01 J Demary

C13 A Perez

J11 E Lewis

M07 E Lewis

D27 J Wilson A05 G Morton

H38 E Spinks

D39 K Beaver

C02 D Downing

Auction date: 11.21.2024

Oct. 25; Nov. 1, 2024

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

**OCTOBER 25 - OCTOBER 31, 2024** 

# POLK COUNTY LEGAL NOTICES

#### --- PUBLIC SALES ---FIRST INSERTION FIRST INSERTION

#### NOTICE OF LANDOWNERS' MEETING AND ELECTION AND MEETING NOTICE OF PUBLIC SALE Affordable secure Storage-Lakeland 1925 George Jenkins Blvd OF THE BOARD OF SUPERVISORS OF THE LAKESIDE PRESERVE COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given to the public and all landowners within the Lakeside Preserve Community Development District (the "District") the location of which is generally described as comprising a parcel or parcels of land containing approximately 389.39 acres lying in Sections 2 and 3, Township 29 South, Range 23 East located in Polk County, advising that a meeting of landowners will be held for the purpose of electing one (1) person to the District Board of Supervisors. 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

DATE: November 20, 2024 TIME: 11:30 a.m. PLACE: Heritage Baptist Church 4202 Pipkin Creek Rd

Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, 3501 Quadrangle Boulevard, Suite 270, Orlando, FL 32817. At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated as one acre, entitling the landowner to one vote with respect thereto. Platted lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting the landowners shall select a person to serve as the meeting chair and who shall conduct the meeting.

Lakeland, FL 33811

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. A copy of the agenda for these meetings may be obtained from 3501 Quadrangle Boulevard, Suite 270, Orlando, FL 32817or by calling (407) 723-5900. There may be an occasion where one or more supervisors or staff will participate by speaker telephone.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

A person who decides to appeal any decision made 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  $% \left( 1\right) =\left( 1\right) \left( 1$ record of the proceedings is made, including the testimony and evidence upon which the appeal is to be based.

Jane Gaarlandt District Manager Oct. 25; Nov. 1, 2024

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

A meeting of the Board of Supervisors of the Solterra Resort Community Development District ("District") will be held on Friday, November 1, 2024, at 10:00 a.m. at 5200 Solterra Boulevard, Davenport, Florida 33837. The purpose of the meeting is to discuss the District's security system and conduct any and all business coming before the District's Board of Supervisors. A copy of the agenda for the meeting may be obtained by accessing the District's website at https://www. solterraresortcdd.org/ or by contacting the office of the District Manager c/o Vesta District Services, at (321) 263-0132 or 250 International Parkway, Suite 208, Lake Mary, Florida 32746 ("District Manager's Office").

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

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

Any person requiring special accommodations at the meeting because of a disability or physical impairment should contact the District Manager's Office at least 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.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of proceedings and that, accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. At the meeting, staff or Board members may participate in the public hearing by speaker telephone.

District Manager October 25, 2024

# 24-01488K

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

#### File No. 53-2024-CP-003431-0000-XX IN RE: ESTATE OF NETTIE LAWANDA PRICE

Blvd., Lot #1104, Lakeland, Polk County, Deceased. Florida 33810; be sold for cash to satisfy The administration of the estate of storage fees in accordance with Florida Statutes, Section 715.109: 2005 FTWD MOBILE HOME, VIN: FLFL470A31563LF21, TITLE NO.: 0093459274, and VIN: FLFL470B31563LF21, TITLE NO.: 0093459310 and all other personal property located  $\,$ 

therein PREPARED BY: J. Matthew Bobo All creditors of the decedent and oth-Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 (PO#3326-3318)

24-01502K

Nettie Lawanda Price, deceased, whose date of death was August 27, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth

er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER

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

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH

BARRED.

DATE OF DEATH IS BARRED.

The date of first publication of this

# Personal Representative: Thomas Kevin Beard

Pinellas Park, Florida 33782 Mark G. Turner, Esquire Florida Bar Number: 794929 Straughn & Turner, P.A. Post Office Box 2295 Winter Haven, Florida 33883-2295 Telephone: (863) 293-1184 Fax: (863) 293-3051 Secondary E-Mail: ahall@straughnturner.com

#### FIRST 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.

> Date: Monday, November 18, 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

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 Oct. 25; Nov. 1, 2024

#### 24-01497K

--- **ESTATE** ---

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY,

FLORIDA PROBATE DIVISION

File No. 532024CP0030670000XX

IN RE: ESTATE OF JAMES JOSEPH RING JR,

Deceased.

The administration of the estate of JAMES JOSEPH RING JR, Deceased,

whose date of death was June 28,

2024, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N

Broadway Ave., Bartow, FL 33830. The

names and addresses of the personal

representative and the personal repre-

sentative's attorney are set forth below.

other persons having claims or de-

mands against decedent's estate on

whom a copy of this notice is required

to be served must file their claims with

this court WITHIN THE LATER OF

3 MONTHS AFTER THE TIME OF

THE FIRST PUBLICATION OF THIS

NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF

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 NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN

SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

A personal representative or curator

has no duty to discover whether any property held at the time of the dece-

dent's death by the decedent or the de-

cedent'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

The date of first publication of this

specified under section 732.2211

notice is October 25, 2024.

DATE OF DEATH IS BARRED.

THIS NOTICE ON THEM.

NOTICE.

ER BARRED.

All creditors of the decedent and

# --- PUBLIC SALES ---

#### 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 CAPRICCIO BUBBLY SANGRIA located at 530 DA-KOTA AVE, LAKE ALFRED, FLORI-DA 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

October 25, 2024 24-01493K

# FIRST INSERTION

#### Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes NOTICE IS HEREBY GIVEN that the

undersigned, desiring to engage in business under the fictitious name of WF Cabinetry located at 2212 Airport Blvd. Alexander City, AL 35010 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at Polk County Florida, this 22nd day of October 2024 Wellborn Forest Products, Inc.

October 25, 2024

#### 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 CAPRICCIO SANGRIA located at 530 DAKOTA 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.

October 25, 2024

# 6146 104th Avenue

Attorney for Personal Representative:  $\hbox{E-Mail: }mturner@straughnturner.com$ 

### --- ESTATE ---FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.

#### 53-2024-CP-003356-0000-XX Division 14 IN RE: ESTATE OF RICHARD JOSEPH ISINGHOOD

Deceased.

The administration of the estate of Richard Joseph Isinghood, deceased, whose date of death was August 11, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer 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 PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

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

The date of first publication of this notice is October 25, 2024.

#### Personal Representative: David Randal Gilbert

1738 Sims Place Lakeland, Florida 33803 Attorney for Personal Representative: L. Caleb Wilson Attorney Florida Bar Number: 73626

Craig A. Mundy, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundvlaw.com

Oct. 25; Nov. 1, 2024

# SAVE

#### **Email your Legal Notice** legal@businessobserverfl.com

Deadline Wednesday at noon Friday Publication

SARASOTA • MANATEE HILLSBOROUGH • PASCO



IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER

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

notice is October 25, 2024.

# JULIE ANN MARIANO, Personal Representative Attorney for Personal Representative: Scott R. Bugay, Esquire

Florida Bar No. 5207 Citicentre, Suite P600 290 NW 165 Street Miami FL 33169 Telephone: (305) 956-9040 Fax: (305) 945-2905 Primary Email: Scott@srblawyers.com angelica@srblawvers.com Oct. 25; Nov. 1, 2024 24-01485K

# FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2023-CA-004407

PENNYMAC LOAN SERVICES, Plaintiff, v.

UNKNOWN PERSONAL REPRESENATIVE OF THE ESTATE OF LEONARD A. ENGLISH, et al., Defendants.

TO: Iris Altagratia English 408 Magpie Ct Poinciana FL 34759 Unknown Party in Possession 1 408 Magpie Ct Poinciana FL 34759 Unknown Party in Possession 2 408 Magpie Ct Poinciana FL 34759 Unknown Heirs, Beneficiaries and Devisees of the Estate of Leonard A. English 408 Magpie Court Poinciana FL 34759

the Estate of Leonard A. English 408 Magpie Ct. Poinciana FL 34759 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Polk

Unknown Personal Represenative of

County, Florida: Lot 4, Block 786, Poinciana Subdivision, Neighborhood 5 North, Village 3, according to the plat thereof, recorded in Plat Book 54, Page(s) 27 through 42, of the Public Records of Polk County, Florida.

NOTICE OF FORECLOSURE SALE

PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY

FLORIDA

CIRCUIT CIVIL DIVISION
CASE NO.: 2023-CA-006378

TRUSTEE OF THE RESIDENTIAL

CREDIT OPPORTUNITIES TRUST

VACATION RENTALS GROUP INC,

A FLORIDA CORPORATION, et al.,

NOTICE OF SALE PURSUANT TO

CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment

of Mortgage Foreclosure and for As-

signment of Leases and Rents dated September 30, 2024, issued in and

for Polk County, Florida, in Case No.

2023-CA-006378, wherein WILM-INGTON SAVINGS FUND SOCIETY,

FSB, AS OWNER TRUSTEE OF THE

RESIDENTIAL CREDIT OPPORTUNITIES TRUST VIII-B is the Plaintiff,

and VACATION RENTALS GROUP

INC, A FLORIDA CORPORATION, OLEG PROKOPEV and BAHAMA

BAY CONDOMINIUM ASSOCIA-

TION, INC. are the Defendants.

The Clerk of the Court, STACY

BUTTERFIELD, will sell to the highest

and best bidder for cash, in accordance with Section 45.031, Florida Statutes,

on December 02, 2024, at electronic

sale beginning at 10:00 AM, at www.

polk.realforeclose.com the following-

described real property as set forth

in said Final Judgment of Mortgage

Foreclosure and for Assignment of

UNIT 25302, BAHAMA BAY, A CONDOMINIUM, PHASE 25,

A CONDOMINIUM, ACCORD-

ING TO THE DECLARATION CONDOMINIUM RE-

CORDED IN O.R. BOOK 5169,

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. 2024CA003061000000

WILMINGTON SAVINGS FUND

INDIVIDUAL CAPACITY, BUT

SOLELY AS OWNER TRUSTEE

FOR CSMC 2022-ATH2 TRUST, A

DELAWARE STATUTORY TRUST,

FAIRYTALE ESTATES, LLC, et. al.

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 fore-

YOU ARE HEREBY NOTIFIED that

an action to foreclose a mortgage on the

LOT 123, HIGHGATE PARK

- PHASE ONE, ACCORD-ING TO THE MAP OR PLAT

gress Avenue, Suite 100, Boca Raton,

Florida 33487 on or before Dec 02,

SOCIETY, FSB, NOT IN ITS

TO: OEMAR S. BADOELLA.

Plaintiff, vs.

Defendant(s),

closed herein.

following property:

Leases and Rents, to wit:

WILMINGTON SAVINGS FUND

SOCIETY, FSB, AS OWNER

VIII-B,

Plaintiff, v.

Defendants.

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 complaint.

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

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 21 day of October, 2024.

Stacy M. Butterfield as Clerk of the Circuit Court of Polk County, Florida By: /s/ Asuncion Nieves DEPUTY CLERK

Default Date: November 27, 2024 Anthony R. Smith, Esquire, the Plaintiff's attorney, Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789 Oct. 25; Nov. 1, 2024 24-01506K

PAGE 1306, AND ALL EXHIBITS AND AMENDMENTS

THEREOF, AND RECORDED

IN CONDOMINIUM PLAT

BOOK 16, PAGE 15, PUBLIC

RECORDS OF POLK COUNTY,

Property Address: 114 Watling

Way, #114, Davenport, FL 33837 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

IMPORTANT

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 pro-

vision of certain assistance. Please con-

tact the Office of the Court Administra-

tor, 255 N. Broadway Avenue, Bartow,

Florida 33830, (863) 534-4686 (voice),

(863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), at least

7 days before your scheduled court ap-

pearance, or immediately upon receiving this notification if the time before

the scheduled appearance is less than

7 days; if you are hearing or voice im-

Dated: This 18th day of October,

FLORIDA.

UNCLAIMED.

paired, call 711.

HOWARD LAW

Respectfully submitted,

4755 Technology Way,

Boca Raton, FL 33431

Matthew B. Klein, Esq.

Florida Bar No.: 73529

Oct. 25; Nov. 1, 2024

Telephone: (954) 893-7874 Facsimile: (888) 235-0017

Designated Service E-Mail:

Pleadings@HowardLaw.com By: /s/ Matthew B. Klein

2024.

Suite 104

FIRST INSERTION

532023CA000212000000 U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE BUNGALOW SERIES IV Plaintiff, v.

NOTICE OF SALE PURSUANT TO

CHAPTER 45
IN THE CIRCUIT COURT OF THE

10TH JUDICIAL CIRCUIT, IN AND

FOR POLK COUNTY, FLORIDA CASE NO.:

JOYCE COLLIER MCGALLIARD,

Defendant(s). NOTICE IS HEREBY GIVEN that pursuant to an Order Resetting the Foreclosure Sale entered on October 8, 2024 and entered in Case No. 532023CA000212000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JOYCE COLLIER MCGALLIARD, is the Defendant. The Clerk of the Court. Stacy M. Butterfield, will sell to the highest bidder for cash at https://polk. realforeclose.com, on November 12, 2024 at 10:00 a.m., the following described real property as set forth in said Final Judgment, to wit:

THE WEST 396 FEET OF THE FOLLOWING DESCRIBED PROPERTY: BEGINNING 1650 FEET NORTH OF THE SW CORNER OF THE SW 1/4 OF THE SW 1/4 OF SECTION 14, TOWNSHIP 29 SOUTH, RANGE 23 EAST, RUN THENCE EAST 645 FEET, THENCE NORTH 330 FEET, THENCE WEST 645 FEET, THENCE SOUTH 330 FEET

FIRST INSERTION TO THE POINT OF BEGIN-NING, LESS AND EXCEPT THE SOUTH 155 THEREOF. PARCEL I.D.: 23-29-14-000000-043220

**POLK COUNTY** 

--- ACTIONS / SALES / ESTATE ---

and commonly known as: 5908 LUNN ROAD, LAKELAND, FL 33811 (the

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

WITNESS my hand and the seal of

the court on October 21, 2024. 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.

GHIDOTTI | BERGER LLP Attorneys for Plaintiff 10800 Biscayne Blvd., Suite 201 Miami, FL 33161 Telephone: (305) 501-2808 Facsimile: (954) 780-5578 By: /s/Tara Rosenfeld Tara Rosenfeld, Esq. Florida Bar No. 59454 fcpleadings@ghidottiberger.com Oct. 25; Nov. 1, 2024 24-01495K

# FIRST INSERTION

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

CASE NO. 2022CA002724000000 U.S. BANK NATIONAL ASSOCIATION,

Plaintiff, vs. ELIZABETH A. CONTRERAS et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursusaid Final Judgment, to wit:

LOT 3 AND THE EAST 10
FEET OF LOT 4, BLOCK 21,
DUNDEE, ACCORDING TO
THE MAP OR PLAT THERE-OF AS RECORDED IN PLAT BOOK 1, PAGE 86, PUBLIC RECORDS OF POLK COUNTY,

FLORIDA.

Property Address: 506 SHEPA-RD AVE, DUNDEE, FL 33838 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 21 day of October, 2024. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC

Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email:

24-01499K

GENERAL JURISDICTION

DIVISION

A/K/A E. AMBER CONTRERAS,

ant to a Final Judgment of Foreclosure dated August 14, 2024, and entered in 2022CA002724000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and ELIZABETH A. CONTRERAS A/K/A E. AMBER CONTRERAS; ARTEMIO MIGUEL CONTRERAS A/K/A ARTEMIO M. CONTRERAS; THE HOUSING FI-NANCE AUTHORITY OF PINEL-LAS COUNTY, FLORIDA 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 12, 2024, the following described property as set forth in

Service Email: flmail@raslg.com dsalem@raslg.com 22-019332 - MaM Oct. 25; Nov. 1, 2024

# FIRST INSERTION

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

CASE NO.: 2024CA001548000000 LAKEVIEW LOAN SERVICING,

Plaintiff, vs. MARIE CLAUDE BENOIT; AQUA FINANCE, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.: SERGE BENOIT; ALTON JOSAPHAT; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT

10:00 AM on the 06 day of December, 2024, the following described property as set forth in said Final Judgment, to

LOT 9, BLOCK 757, POIN-CIANA, NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGES 27 THROUGH 42, OF THE PUBLIC RECORDS OF POLK PROPERTY ADDRESS: 420 ALBATROSS CT, KISSIMMEE, FL 34759 IF YOU ARE A PERSON CLAIM-

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

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

Dated this 18 day of October 2024.

Submitted by: De Cubas & Lewis, P.A. PO Box 5026 Fort Lauderdale, FL 33310 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 R. JUD. ADMIN 2.516 eservice@decubaslewis.com

By: /s/ Lindsay Maisonet Lindsay Maisonet, Esq. Bar Number: 93156

DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. 24-01118

FIRST INSERTION 1368 AND IN O.R. BOOK 3000,

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

CASE NO. 2024CA002050000000 NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING (FKA SPECIALIZED LOAN SERVICING

Plaintiff, vs. TIFFANY L. MCKINNEY A/K/A TIFFANY LYNN MCKINNEY, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 16, 2024, and entered in 2024CA002050000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING (FKA SPECIALIZED LOAN SERVICING LLC) is the Plaintiff and TIFFANY L. MCKINNEY A/K/A TIFFANY LYNN MCKINNEY; UNKNOWN SPOUSE OF TIFFANY L. MCKINNEY A/K/A TIFFANY LYNN MCKINNEY N/K/A MATT MCKINNEY; TRUIST BANK F/K/A BRANCH BANKING AND TRUST COMPANY SUCCESSOR TO COLONIAL BANK F/K/A COLONIAL BANK, NATIONAL ASSOCIATION AS SUCCESSOR TO CITRUS AND CHEMICAL BANK; WINTERSET AS-SOCIATION NUMBER ONE, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 15, 2024, the following described property as set

forth in said Final Judgment, to wit: UNIT NO. 118, WINTERSET NUMBER ONE, A CONDOMIN-IUM AS DESCRIBED IN DECLA-RATION OF CONDOMINIUM DATED MARCH 8, 1985, FILED NOVEMBER 5, 1985, IN O.R. BOOK 2371, PAGES 1236-1312, INCLUSIVE, AND AMENDED BY FIRST AMENDMENT TO DECLARATION OF CONDO-MINIUM DATED DECEMBER 19, 1985, FILED DECEMBER 23. 1985. IN O.R. BOOK 2384. PAGES 1066-1074, INCLUSIVE, AND FURTHER AMENDED BY SECOND AMENDMENT TO DECLARATION OF CONDO-MINIUM DATED JANUARY 20, 1986, FILED JANUARY 21 1986, IN O.R. BOOK 2391, PAGES 612-626 INCLUSIVE AND AMEND-ED IN O.R. BOOK 2423, PAGE

PAGE 2111 AND O.R. BOOK 3617, PAGE 1485 ALL IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH ALL OF ITS APPURTENANCES ACCORDING TO DECLARA-TION OF CONDOMINIUM AND FURTHER DESCRIBED IN CONDOMINIUM BOOK 8, PAGE 13, AMENDED BY CONDOMINIUM BOOK 8, PAGE 16, AND FURTHER AMENDED IN CONDOMINIUM BOOK 8, PAGE 23, ALL IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED PERCENT-AGE SHARE IN THE COMMON ELEMENTS APPURTENANT THERETO AS SET FORTH

THERETO. Property Address: 404 LAUREL COVE WAY, WINTER HAVEN, FL 33884

IN THE DECLARATION OF CONDOMINIUM, TOGETHER WITH ANY AMENDMENTS

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

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

Dated this 21 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 24-179066 - NaC

Oct. 25; Nov. 1, 2024 24-01498K

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File No. 2024CP0035490000XX IN RE: ESTATE OF JAMES PATRICK DWYER

Deceased. The administration of the estate of

JAMES PATRICK DWYER, deceased, whose date of death was June 6, 2024. is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, FL 33830-3912. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

FIRST INSERTION creditor as specified under s. 732.2211, Florida Statutes.

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

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 date of first publication of this notice is October 25, 2024..

Personal Representative: TODD P. DWYER

9601 E Iliff Avenue #1306

Denver, Colorado 80231 Attorney for Personal Representative: MICHAEL T. HEIDER, ESQ. Attorney Florida Bar Number: 30364 MICHAEL T. HEIDER, P.A. 2629 McCormick Drive, Suite 102 Clearwater, FL 33759 Telephone: (888) 483-5040

Fax: (888) 615-3326 E-Mail: michael@heiderlaw.com Secondary E-Mail: probate4@heiderlaw.com

Oct. 25; Nov. 1, 2024

# FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2024CP0034340000XX

#### IN RE: ESTATE OF LIONEL ANGEL NARVAEZ AYALA Deceased.

The administration of the estate of Lionel Angel Narvaez Ayala, deceased, whose date of death was May 20, 2023. is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

OF THIS NOTICE ON THEM. All other creditors of the decedent

mands 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 date of first publication of this notice is October 25, 2024.

#### /s/ Quetzy Zambrana Sierra Quetzy Zambrana Sierra 224 Seville Drive Davenport, Florida 33837

/s/ Bradley J. Busbin

# Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: /s/ Tamika Joiner

THEREOF AS RECORDED IN PLAT BOOK 129, PAGES 1 THROUGH 3 INCLUSIVE, OF THE PUBLIC RECORDS OF Robertson, Anschutz, Schneid, POLK COUNTY, FLORIDA. has been filed against you and you are Crane & Partners, PLLC required to serve a copy of your writ-6409 Congress Ave., Suite 100 ten defenses, if any, to it on counsel for Boca Raton, FL 33487 Plaintiff, whose address is 6409 Con-PRIMARY EMAIL: flmail@raslg.com

FIRST INSERTION 2024/(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

E-Mail: Matthew@HowardLaw.com

24-01491K

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,

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 22 day of Oct, 2024.

DEPUTY CLERK

23-144219 Oct. 25; Nov. 1, 2024 24-01501K PROPERTY, Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUT-TERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at,

COUNTY, FLORIDA.

Oct. 25; Nov. 1, 2024

24-01484K

and other persons having claims or de-

Bradley J. Busbin, Esquire Florida Bar No. 0127504 Busbin Law Firm, P.A.

2295 S. Hiawassee Rd., Ste. 207 Orlando, FL 32835 Email: Brad@BusbinLaw.com Telephone: (407) 955-4595 Fax: (407) 627-0318 24-01503K

# SUBSEQUENT INSERTIONS

POLK COUNTY

#### --- ESTATE ---

#### SECOND INSERTION

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

 ${\bf IN\,RE:\,ESTATE\,OF\,ABEL\,ORIHUELA\,Deceased.} \\ {\bf TO\,ALL\,PERSONS\,HAVING\,CLAIMS\,OR\,DEMANDS\,AGAINST\,THE\,ABOVE\,ESTATE:} \\ {\bf TO\,ALL\,PERSONS\,HAVING\,CLAIMS\,OR\,DEMANDS\,AGAINST\,THE\,ABOVE\,ESTATE \\ {\bf TO\,ALL\,PERSONS\,AGAINST\,THE\,ABOVE\,ESTATE \\ {\bf TO\,ALL\,PERSONS\,AGAINST\,THE\,ABOVE\,ESTATE \\ {\bf TO\,ALL\,PERSONS\,AGAINST\,THE\,ABOVE\,ESTATE \\ {\bf TO\,ALL\,P$ 

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.	**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 IS BARRED.

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

Natalia Ouellette-Ĝrice, Esq., LCO Law LLC 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

File 2687-PSA October 18, 25, 2024

#### 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

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 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

Statutes.
ALL CLAIMS NOT FILED WITHIN

# SECOND INSERTION

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 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

24-01474K

## SECOND 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-

ney 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

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.: 2024CA000559000000

LAKEVIEW LOAN SERVICING,

VAZQUEZ; JOSE L. MONZON

TENANT #1 N/K/A JOSE CANTERO JR.; ANY AND ALL

BY, THROUGH, UNDER AND

INDIVIDUAL DEFENDANT(S)

DEAD OR ALIVE, WHETHER

MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES,

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,

SAID UNKNOWN PARTIES

GRANTEES, OR OTHER

CLAIMANTS

Defendant(s).

CANTERO; AQUA FINANCE, INC.; CITRUS LANDING OWNERS

ASSOCIATION, INC.; UNKNOWN

UNKNOWN PARTIES CLAIMING

AGAINST THE HEREIN NAMED

WHO ARE NOT KNOWN TO BE

SHEYLA IRIS ROSARIO

Plaintiff, VS.

THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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.com Secondary E-Mail: tami@stonelawgroupfl.com October 18, 25, 2024 24-01476K

# --- SALES ---

#### SECOND INSERTION of the Circuit Court of the TENTH Ju-

dicial 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. But-

terfield. 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-

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 October 18, 25, 2024 24-01468K

# --- ACTIONS ---

24-01467K

# FOURTH INSERTION

AMENDED NOTICE OF ACTION FOR BREACH OF CONTRACT IN THE CIRCUIT COURT OF THE  $10 {\rm th} \, {\rm JUDICIAL} \, {\rm CIRCUIT}, \, {\rm IN} \, {\rm AND}$ FOR POLK COUNTY, FLORIDA

Case No.:  $53\text{-}\,2023\text{-}\mathrm{CA}\text{-}006948\text{-}0000\text{-}007$ 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 request.. 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

24-01415K

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



**Email your Legal Notice** 

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

--- ESTATE ---

#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR 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 PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER

NOTWITHSTANDING TIME PERIODS SET FORTH 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 24-01481K

# SECOND 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

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

ALL CLAIMS NOTE FILED WITH-IN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER

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

24-01475K

October 18, 25, 2024

#### FOURTH 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 written 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 veek for two consecutive weeks in the

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

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 Oct. 4, 11, 18, 25, 2024

# SECOND 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

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.

representative and the personal repre-

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 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.

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.com October 18, 25, 2024 24-01483K

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

**POLK COUNTY** 

SECOND 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 PAR-TIES 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

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

PLAT THEREOF AS RECORD-

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

# SECOND INSERTION

NOTICE OF FORECLOSURE SALE 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 pursuant 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 BILE HOME WITH VIN#S 146M8445A AND 146M8445B 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

# SECOND INSERTION

October 18, 25, 2024

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 PRESERVE HOMEOWNERS 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

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 33837 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 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

#### 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. 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

#### SECOND 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.

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, Stacy M Butterfie

Heirs, Devisees, Grantees, or Other

Claimants

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 RE-CORDS 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

# SECOND 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

1091-2840B Ref# 9491 October 18, 25, 2024 24-01469K



# The Facts

# **How Costs Exploded**

# Black Hole of Health Care

Since Medicare and Medicaid began, health care has become more expensive and less efficient. Re-privatizing medical care is the only way to fix it.

# BY MILTON FRIEDMAN

ome years ago, I came across a study by Dr. Max Gammon, a British physician who also researches medical care, comparing input and output in the British socialized hospital system. Taking the number of employees as his measure of input and the number of hospital beds as his measure of output, he noted that long waiting lists for hospital admission assured that all beds were in use. This meant that the total number of beds could be taken as equal to the number of occupied beds. He found that input had increased sharply, whereas output had not only failed to keep pace but had actually fallen

He was thus led to enunciate what he called "the theory of bureaucratic displacement." In his words, in "a bureaucratic system ... increase in expenditure will be matched by fall in production. ... Such systems will act rather like 'black holes,' in the economic universe, simultaneously sucking in resources, and shrinking in terms of 'emitted' production."

I have long been impressed by the operation of Gammon's law in the U.S. school system: input, however measured, has been going up for decades, and output, whether measured by number of students, number of schools, or

even more clearly, quality, has been going down.

The recent surge of concern about the rising cost of medical care, and of proposals to do something about it—most involving a further move toward the complete socialization of medicine—reminded me of Gammon's study and led me to investigate whether his law applied to U.S. health care.

The major advances in medical care in the past half century have greatly benefited most of us. Indeed, I would not be alive today if it were not for some of them. Yet the question remains whether these gains were promoted or retarded by the extraordinary rise in the fraction of national income spent on medical care. How does output compare with input?

# **HOSPITALS**

Even a casual glance at figures on input and output in U.S. hospitals indicates that Gammon's law has been in full operation for U.S. hospitals since the end of World War II, especially since the enactment of Medicare and Medicaid in 1965.

Before 1940 input and output both rose (input somewhat more than output presumably because of the introduction of more sophisticated and expensive treatments). The cost of hospital care per resident of the United States, adjusted for inflation, rose from 1929 to 1940 at the rate of 5% per year; the number of occupied beds, at 2.4% a year (see table below). Cost per patient day, adjusted for inflation, rose only modestly.

The situation was very different after the war. From 1946 to 1989 the number of beds per one thousand population fell by more than half; the occupancy rate, by an eighth. In sharp contrast, input skyrocketed. Hospital personnel per occupied bed multiplied nearly sevenfold, and cost per patient day, adjusted for inflation, an astounding twenty-six-fold, from \$21 in 1946 to \$545 in 1989 at the 1982 price level. One major engine of these changes was the enactment of Medicare and Medicaid in 1965. A mild rise in input was turned into a meteoric rise; a mild fall in output, into a rapid decline.

# <u>1-MEDICAL EXPENSES PROVE GAMMON'S LAW</u>

Notice how the increase in medical expenditures have resulted in lower productivity — more employees and expenses while the number of beds (patients served) has shrunk.

expenses while the number of beds (patients ser	ved) has	shrunk.					
	1923	1929	1940	1946	1965	1989	
Beds per 1,000 population		7.5	9.3	10.3	8.8	4.9	
Percentage of beds occupied		80.0%	84.0%	80.0%	82.0%	69.6%	
Cost per patient day in constant (1982) dollars		\$18	\$22	\$21	\$71	\$545	
Personnel per occupied bed				0.7	1.4	4.6	
Hospital expense as % of total medical expense		17.8%	24.3%	24.0%	32.1%	35.6%	
Medical cost / person / year in constant (1982)	dollars						
Hospital		\$30	\$52	\$63	\$190	\$683	
Other		\$143	\$164	\$200	\$403	\$1,237	
TOTAL	\$136	\$173	\$216	\$263	\$593	\$1,920	
PHYSICIANS							
Number per 100,000 population	130	125	133	135*	153	252†	
Median income‡ (Constant 1982 dollars)		\$21,722	\$23,191	\$34,407	\$82,391	\$99,016†	
Ratio to per capita income		5.1	5.2	6.6	10.7	9.1†	
*1949 †1987 ‡"Nonsalaried physicians" through 1965; "incorporated and unincorporated" in 1987							





Taken by itself, the decline in the number of occupied beds could be interpreted as evidence of the progress of medical science: a healthy population needs less hospitalization, and advances in science and medical technology have reduced the length of hospital stays and enabled more procedures to be performed outside the hospital.

That may well be part of the reason for the decline in output, perhaps a major part. But that does not explain much, if any, of the rise in input. True, care has become more sophisticated and expensive, and medical machines, more complex. Yet improvements in health and in the quality of hospital care do not appear to have proceeded more rapidly after 1965 than before.

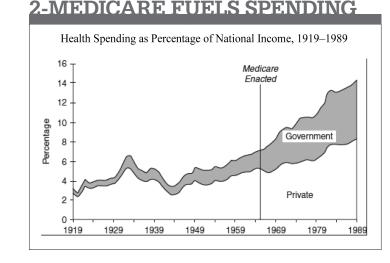
Indeed, there is some evidence that the reverse is true. Whereas reported expenditures on research (per capita and in constant dollars) rose at the rate of 15% a year from 1948 to 1964, they rose at less than 2% a year from 1965 to 1989. Yet the number of occupied beds per thousand population fell by 1% a year from 1946 to 1964 and by 2.5% a year from 1965 to 1989. Cost per patient day rose by 6% in the first period, 9% in the second.

Gammon's law, not medical miracles, was clearly at work.

The federal government's assumption of responsibility for hospital and medical care of the elderly and the poor provided a fresh pool of money, and there was no shortage of takers. Personnel per occupied bed, which had already doubled from 1946 to 1965, more than tripled from that level after 1965. Cost per patient day, which had already more than tripled from 1946 to 1965, multiplied a further eightfold after 1965. The difference between the rise in personnel and costs reflects expenditures on expensive equipment and higher prices for medical personnel relative to other goods.

Growing costs, in turn, led to more regulation of hospitals, further increasing administrative expense.

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Unfortunately, I have been unable to uncover comprehensive and readily available data for a sufficiently long period to judge how large a role was played by increasing administrative costs. Anecdotal evidence suggests that increased administrative complexity played a major role in the explosion of total cost per patient day and led to a shift from hospital to outpatient care, accelerating the decline in occupied beds.

Experts in medical care and in hospital administration can doubtless expand this amateur's explanation and put flesh on the stark evidence from the limited statistical data. But a fuller description is hardly likely to alter the bottom line: In Gammon's words, "a bureaucratic system ... will act rather like 'black holes,' in the economic universe, simultaneously sucking in resources and shrinking in terms of 'emitted' production."

# **OTHER MEDICAL CARE**

Although hospital cost has risen as a percentage of total medical cost from 24% in 1946 to 36% in 1989, it is still a minor part of total medical cost. It is tempting to apply Gammon's analysis to total medical cost rather than simply to hospital care.

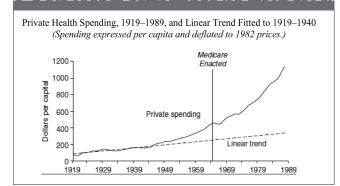
There is no problem about input. Estimates of expenditure on medical care are readily available for the post-war period and can be estimated back to 1919 and corrected readily for the rise in population and in the price level.

In figure 2 below, I show total health spending as a percentage of national income from 1919 on and its division between private and governmental spending. Except for the Great Depression, when the collapse of incomes raised the percentage sharply, health spending from 1919 on rose gradually but stayed between about 3% and 4% of total national income. Government spending was only a modest part of that total and was primarily state and local rather than federal.

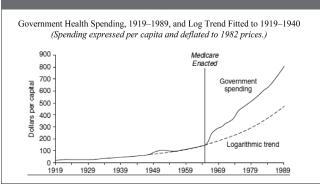
For example, in 1940 federal spending was about onesixth of total government spending on health care. After the war total spending on health care tripled as a fraction of national income, and government spending, particularly federal, became an increasing fraction of the total.

In figures 3, 4, and 5 (see page 8), I present the same data as dollars per capita in constant prices. Private spending rose at a steady arithmetic rate up to the end of World War II, increasing by \$3.30 per capita a year, with only minor deviations as a result of cyclic forces. The increase reflected mostly the long-term increase in income. As a percentage of national income, private spending stayed between 3.5% and 5% from 1922 to 1958 except for some of the depression years. From 1958 on, private spending began to rise as a percentage of national income — at first slowly, then more rapidly, reaching more than 8% by 1989.

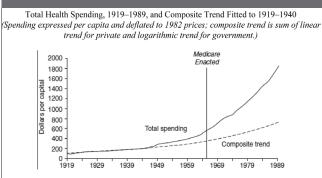
# 3-PRIVATE HEALTH SPENDING



# 4-GOV'T HEALTH SPENDING



# <u>5-TOTAL HEALTH SPENDING</u>



Government spending behaved somewhat differently, rising at a rather constant percentage rate, 3.5% a year, from 1919 all the way to 1965 except for a short post-war bulge. The enactment of Medicare and Medicaid produced an explosion in government spending that went sharply higher than the extrapolated trend.

In the process, government's share of total spending went from 15% during the 1920s to 25% in 1965 before surging to 42% in the next two decades, or from less than 1% of national income to nearly 6%.

The data from figures 3 and 4 are combined in figure 5 to show that, if the earlier trends had continued, total spending in 1989 would have been less than half as much as it actually was.

One major physical input is the number of physicians. Physicians numbered 157 per 100,000 population at the turn of the century, gradually declined to 125 by 1929, and then rose slowly to 133 by 1959 before beginning an exponential climb to 252 by 1987, the latest year for which I have data. The rapid increase in the number of physicians was preceded by a sharp rise in their median income, from a level less than 7.0 times per capita income to a peak of 11.6 to 1 in 1962 (see the final line in table 1).

As cost containment became more pressing, the rise in the number of physicians was accompanied by a decline in their relative income, though their income continued to rise in absolute terms. By 1987 the ratio had declined from 11.6 to 9.1, and no doubt the decline is continuing

Despite the sharp rise in the number and income of physicians, it is worth noting, first, that the cost of physicians' services accounts for only about one-fifth of total health care cost and, second, that the share is less than it has historically been. In 1929 the cost of physicians' services was about 27% of total health cost; after World War II, about 25%. The explanation is presumably a combination of expensive equipment and administrative expense.

So much for input. What about output?

That is the true problem.

The output of the medical care industry that we are interested in is its contribution to better health. How can we measure better health in a reasonably objective way that is not greatly influenced by other factors?

For example, if medical care enables people to live longer and healthier lives, we might expect that the fraction of persons aged 65 to 70 who continue to work would go up. In fact, of course, the fraction has gone down drastically — thanks to higher incomes reinforced by financial incentives from Social Security.

With the same "if" we might expect the fraction of the population classified as disabled to go down, but that fraction has gone up, again not for reasons of health but because of government social security programs. And so I have found with one initially plausible measure after another — all of them are too contaminated by other factors to reflect the output of the medical-care industry.

The least bad measure that I have been able to come up with is length of life, although that too is seriously contaminated by other factors.

Improvements in diet, housing, clothing, and so on made possible by increasing affluence as well as government measures such as provision of purer water and better garbage collection and disposal have doubtless contributed to lengthening the average life span.

Wars, epidemics, and natural and man-made disasters have played a part. Even more important, the quality of life is as meaningful as the length of life. Perhaps someone more knowledgeable in this field can come up with a better measure of the relevant output of the medical care industry. I have not been able to.

Figures 6 and 7 (see page 9) present two different sets of data on length of life: figure 6, on length of life at birth, figure 7, on remaining length of life at age 65. The two tell rather different stories.

For length of life at birth, data are readily available by sex and race, and I have concentrated on the length of life of females and of whites and blacks separately to keep the populations involved as homogeneous as possible over a long period. In figure 6, I show the estimated average length of life at birth of white and black females since 1900. As in the preceding charts, I have also included trends fitted to pre-war data. The trends fit the data surprisingly well until the late 1950s.

Until then, life expectancy at birth of white females went up steadily, from 48.7 years in 1900 to 74.2 years in 1959, and of black females from 33.5 to 65.2 years — or, during the intervening 59 years, on the average by 0.43 years per year for white females and 0.54 for black. The rise then slowed drastically. Life expectancy for white females went from 74.2 years in 1959 to 79.0 in 1989 and for black females from 65.2 years in 1959 to 75.6 in 1989 — an average of only 0.16 and 0.35 years per year during those 30 years. The rate of rise was cut by more than half for whites, by more than a third for blacks.

As life expectancy lengthens, further increases are presumably more difficult to achieve — early gains would seem to be the easiest. Yet there are no signs of any slowdown for the first 59 years of the 20th century (see figure 6). The shift to a lower rate of improvement comes suddenly, not long before the rapid expansion in the federal government's role in medical care and the sharp slowdown in the rate of increase in the amount of funds going to research.

Figure 7, on life expectancy at age 65, is for both races combined because I have been unable to get data going far enough back for blacks and whites separately. In sharp contrast to figure 6, we see very slow though steady progress to about 1939 and then decidedly more rapid progress, especially for females. Does the speeding up around 1939 reflect the discovery and subsequent wider use of a range of antibiotics? I leave that as a puzzle for others.

In terms of my own concern — the effect of greater government involvement — figure 7 is of little help. For females, Medicare is followed by an initial speeding up, then tapering off; for males, the pattern is almost the reverse: little or no change from 1950 to 1970, then a speeding up. In short, it will take a far more detailed and informed analysis to reach any clear conclusions about what has been happening to the output of the medical care industry in terms of either the length of life or, even more, the quality of life.

Nonetheless, for total medical care, as for hospitals, it is hard to avoid the conclusion that Gammon's law is at work. There is no question that medicine in all its aspects has become subject to an ever more complex bureaucratic structure. No question that input has exploded. No evidence that output has come anywhere close to keeping pace, though we lack a firm basis for going beyond this very general statement. "Black holes" indeed.

Why should we be surprised?

Evidence covering a much broader range of activities

documents the conclusion that bureaucratic structures produce high-cost, low-quality, and inequitably distributed output. That is the dramatic lesson underlined recently by the collapse of socialism in the Soviet Union, China and the Eastern European satellites of the Soviet Union.

The U.S. medical system has become in large part a socialist enterprise. Why should we be any better at socialism than the Soviets? Or the East Germans? Or the Czechs? Or the Chinese?

Medicine is not unique. Our socialized postal system, our socialized school system, our socialized system of trying to control drugs, and indeed our socialized defense industry provide clear evidence that we are no better at socialism than countries that have gone all the way.

Yet not only do we keep on being surprised, but we continue in each of these areas to increase the scope of socialism. Nearly all the suggestions for improving our medical system involve expanding the role of government, at the extreme moving from a partly socialist system to a completely socialist system!

#### **SOLUTION**

I believe that the inefficiency, high cost and inequitable character of our medical system can be fundamentally remedied in only one way: by moving in the other direction, toward reprivatizing medical care.

I conjecture that almost all consumers of medical services, and many producers, would favor a simple reform that would privatize most medical care. Yet that reform is not politically feasible because it would be violently opposed by the bureaucracy that plans, controls and administers the current structure of medical care.

The reform has two major elements:

(1) End both Medicare and Medicaid and replace them with a requirement that every U.S. family unit have a major medical insurance policy with a high deductible, say \$20,000 a year or 30% of the unit's income during the prior two years, whichever is lower.

(2) End the tax exemption of employer-provided medical care; it should be regarded as a fully taxable fringe benefit to the employee — deductible for the employer but taxable to the employee. Each of these reforms needs further discussion.

For the first element, preferably, the major medical insurance policy should be paid for by the individual family unit, which should receive a reduction in taxes reflecting the reduction in cost to the government. There would be an exception for lower-income families and for families unable to qualify for coverage at an affordable fee. The government would help them finance the policy though not administer it. That would be done by private competitive insurance companies chosen by each individual or family separately. Individuals or families would, of course, be free to buy supplementary insurance if they so desired.

However, even if the government were to pay for major medical insurance for everyone directly — rather than by reducing taxes — there is little doubt that both the government's cost and the total health cost would decline drastically because of the elimination of the tremendous governmental bureaucratic structure that has been built up to supervise a large fraction of all health activities.

The tax exemption of employer-provided medical care has two different effects, both of which contribute to raising health costs.

First, it leads the employee to rely on the employer rather than himself to finance and provide medical care. Yet the employee is likely to do a far better job of monitoring health-care providers in his own interest than is the employer.

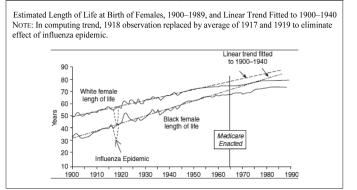
Second, it leads the employee to take a larger fraction of his total remuneration in the form of health care than he would if it had the same tax status as other expenditures.

If the tax exemption were removed, employees could bargain with their employers for a higher take-home pay in lieu of health care and provide for their own health care either by dealing directly with health-care providers or through purchasing health insurance.

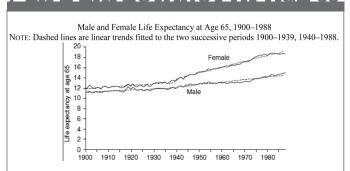
These two reforms would completely solve the problem of the currently medically uninsured, eliminate most of the bureaucratic structure, free medical practitioners from an incredible burden of paperwork and regulation, and lead many employers and employees to convert employer-provided medical care into a higher cash wage. The taxpayer would save money because total governmental costs would plummet.

The family unit would be relieved of one of its major concerns — the possibility of being impoverished by a major medical catastrophe — and most could readily finance the remaining medical costs, which I conjecture would return to something like the 5% of total consumer spending that it was before the federal government

# 6-LIFE EXPECTANCY AT BIRTH



# 7-LIFE EXPECTANCY AT AGE 65



got into the act.

Families would once again have an incentive to monitor the providers of medical care and to establish the kind of personal relations with them that once were customary. The demonstrated efficiency of private enterprise would have a chance to operate to improve the quality and lower the cost of medical care.

There is only one thing wrong with this dream. It would displace and displease the large number of people now engaged in administering, studying and daily revising the present socialized system, including a large private-sector component that has adjusted to the system. Most of them are highly competent at what they do and would be able to use their abilities in productive activities if their current employment were terminated. But, understandably, they will not see it that way, and they are sufficiently potent politically to kill any such reform before it could ever get an extensive following, just as the educational bureaucracy has repeatedly killed even modest programs for privatizing the educational system, though poll after poll shows that the public supports privatization through parental choice.

Medical care provides a clear example of the basic difference between private and governmental enterprise. That difference is not in the quality of people who initiate or operate new ventures or in the promise of the ventures. The people proposing and undertaking government ventures are generally as able, as ingenious, and of as high moral character as the people undertaking private ventures, and the ventures they undertake may well be of equal promise.

The difference is in the bottom line. If a private venture is unsuccessful, its backers must either shut it down or finance its losses out of their own pockets, so it will generally be terminated promptly. If a governmental venture is unsuccessful, its backers have a different bottom line.

Shutting it down is an admission of failure, something none of us is prepared to face if we can help it. Moreover, it is likely to mean the loss of a remunerative job for many of its backers and promoters. And they need not shut it down. Instead, in entire good faith, the backers can contend that the apparent lack of success is simply a result of not carrying the venture far enough. If they are persuasive enough, they can draw on the deep pockets of the taxpaying public, while replenishing their own, to finance a continuation and expansion of the venture.

Little wonder that unsuccessful government ventures are generally expanded rather than terminated.

In my opinion, that is what is responsible for Gammon's "black holes" in medicine, schooling, the "war on drugs," agricultural subsidies, protectionism and so on and on. That is the way high-minded motives and self-interest combine to produce what Rep. Richard Armey once labeled "the invisible foot of government." I challenge you to find more than a very exceptional counterexample.