

Public Notices

POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

NOTICE OF PUBLIC MEETING DATES WESTRIDGE COMMUNITY DEVELOPMENT DISTRICT

The Board of Supervisors ("Board") of the Westridge Community Development District II ("District") will hold their regular meetings for Fiscal Year 2024-2025 at 2:00 P.M. at Waterstone Clubhouse located at 2751 Bella Vista Drive, Davenport FL 33897 on the following dates:

October 24, 2024
November 28, 2024
December 26, 2024
January 23, 2025
February 27, 2025
March 27, 2025
April 24, 2025
May 22, 2025
June 26, 2025
July 24, 2025
August 28, 2025
September 25, 2025

A copy of the agenda may be obtained at the office of the District Manager, Rizzetta & Company, Inc., located at 8529 South Park Circle, Suite 330, Orlando, Florida 32819, (407) 472-2471, during normal business hours. Additionally, a copy of the agenda, along with any meeting materials available in an electronic format, may be obtained at (www.westridgecd.org).

The meetings are open to the public and will be conducted in accordance with the provisions of Florida Law for Community Development Districts. There may be occasions when one or more Supervisors or staff will participate by telephone. The meetings may be continued to a date, time, and place to be specified on the record at such meeting.

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 (904) 436-6270 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.

District Manager
Brian Mendes
November 1, 2024

24-01526K

FIRST INSERTION

NOTICE OF LANDOWNERS' MEETING AND ELECTION OF THE STUART CROSSING COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given to the public and all landowners within Stuart Crossing Community Development District (the "District") in Polk County, Florida, advising that a meeting of landowners will be held for the purpose of electing three (3) persons to the District Board of Supervisors.

DATE: November 25, 2024
TIME: 10:00 a.m.
PLACE: Lake Alfred Public Library (Study Room)
245 N Seminole Avenue
Lake Alfred, Florida 33850

Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431. 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.

The landowners' meeting is open to the public and will be conducted in accordance with the provisions of Florida law. The meeting may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda for the meeting may be obtained from 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431. There may be an occasion where one or more supervisors will participate by telephone.

Any person requiring special accommodations to participate in the meeting is asked to contact the District Office at (877) 276-0889, at least 48 hours before the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at (800) 955-8770 for aid in contacting the District Office.

A person who decides to appeal any decision made by the Board with respect to any matter considered at the 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.

District Manager
November 1, 8, 2024

24-01536K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION PROBATE FILE NO. 53-2024-CP-003334-0000-XX

IN RE: Estate of
RICHARD AROCHO,
Deceased.

The administration of the estate of Richard Arocho, deceased, whose date of death was August 27, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228,

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:

/s/ Carmen Arocho
Carmen Arocho
235 6th St NW
Apt 207

Winter Haven, Florida 33880
Attorney for Personal Representative:
AMY L. PHILLIPS
Attorney for Petitioner
Florida Bar No. 91682
P.O. Box 4397
Winter Haven, FL 33885
(863) 268-8292
amy@amyphillipspllc.com
November 1, 8, 2024

24-01531K

FIRST INSERTION

NOTICE TO CREDITORS (Formal Administration) IN THE 10th JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA. PROBATE DIVISION CASE NO.: 2024-CP-003449 IN RE: The Estate of RONALD MARTIN, Deceased.

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

The administration of the estate of RONALD MARTIN, deceased, whose date of death was July 19, 2024, and whose social security number is ***-**-1575, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

OF THIS NOTICE.

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

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

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

The date of first publication of this Notice is November 1, 2024.

/s/ Pamela Fenner
PAMELA FENNER,

As Personal Representative
Attorney and Personal Representative
Giving Notice:
/s/ Steven E. Gurian
STEVEN E. GURIAN, ESQ.,
Attorney for Personal Representative
EASY ESTATE PROBATE, PLLC
2601 South Bayshore Drive,
18th Floor
Coconut Grove, Florida 33133
Tel: 1-833-973-3279
Fax: 1-833-927-3279
E-mail: SG@EasyEstateProbate.com
Florida Bar No. 101511
November 1, 8, 2024

24-01514K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2024-CP-003547 IN RE: ESTATE OF BOBBY D. BASSHAM, Deceased.

The administration of the estate of BOBBY D. BASSHAM, deceased, whose date of death was July 12, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC4, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is: November 1, 2024.

TRACY KELLEY

Personal Representative
5519 Maggiore Blvd.
Lakeland, FL 33805

Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jrvera@hnh-law.com
November 1, 8, 2024

24-01515K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2024-CP-003386-0000-XX Division 14 IN RE: ESTATE OF DEBRA KAY CHAMBERS Deceased.

The administration of the estate of Debra Kay Chambers, deceased, whose date of death was August 3, 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 forth below.

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

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:

Matthew P. Moubray
7122 Lesourdsville West Chester Road
Liberty Township, Ohio 45011

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@mundylaw.com
November 1, 8, 2024

24-01516K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION PROBATE FILE NO. 53-2024-CP-003101-0000-XX IN RE: Estate of COLLIE ROBERTS SR, Deceased.

The administration of the estate of Collie Roberts Sr, deceased, whose date of death was June 8, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, FL 33860. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228,

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:
/s/ Collie Roberts II
Collie Roberts II
2442 Mary Jewett Circle NE
Winter Haven, Florida 33881
Attorney for Personal Representative:
/s/ Amy L. Phillips
AMY L. PHILLIPS
Attorney for Petitioner
Florida Bar No. 91682
P.O. Box 4397
Winter Haven, FL 33885
(863) 268-8292
amy@amyphillipspllc.com
November 1, 8, 2024

24-01513K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2024-CP-003540 IN RE: ESTATE OF SUSAN FRIEDA BRAND, Deceased.

The administration of the estate of SUSAN FRIEDA BRAND, deceased, whose date of death was August 25, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:
JEFFREY BRAND
Personal Representative
426 Diamond Acres Road
Davenport, FL 33837
JESSICA DIAZ
Personal Representative
8290 Matisse Street, Apt. 316
Champions Gate, FL 33896
Robert D. Hines, Esq.
Attorney for Personal Representatives
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue,
Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jrvera@hnh-law.com
November 1, 8, 2024

24-01533K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 11/15/2024 at 10:30 a.m., the following property will be sold at public auction pursuant to E.S. 715.109: A 1969 SUNH mobile home bearing Vehicle Identification Number 442421B2480A and all personal items located inside the mobile home. Last Tenant: Milford Floyd Fredrick, Estate of Milford Floyd Fredrick, All Unknown Parties, Beneficiaries, Heirs, Successors, and Assigns of Milford Floyd Fredrick and Melinda Fredrick. Sale to be held at: Woodall's Mobile Home Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462.
November 1, 8, 2024

24-01534K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 11/15/2024 at 10:30 a.m., the following property will be sold at public auction pursuant to E.S. 715.109: A 1995 BARR mobile home bearing Vehicle Identification Numbers FLFLR79A11556BA and FLFLR79B11556BA and all personal items located inside the mobile home. Last Tenant: Robert Parke Havill. Sale to be held at: Cypress Greens, 1000 Cypress Creek Boulevard, Lake Alfred, Florida 33850, 863-956-1147.
November 1, 8, 2024

24-01538K

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:

/s/ Collie Roberts II
Collie Roberts II
2442 Mary Jewett Circle NE
Winter Haven, Florida 33881
Attorney for Personal Representative:
/s/ Amy L. Phillips
AMY L. PHILLIPS
Attorney for Petitioner
Florida Bar No. 91682
P.O. Box 4397
Winter Haven, FL 33885
(863) 268-8292
amy@amyphillipspllc.com
November 1, 8, 2024

24-01513K

FIRST INSERTION

dent'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.

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

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

The date of first publication of this notice is: November 1, 2024.

Personal Representative:
JEFFREY BRAND
Personal Representative
426 Diamond Acres Road
Davenport, FL 33837
JESSICA DIAZ
Personal Representative
8290 Matisse Street, Apt. 316
Champions Gate, FL 33896
Robert D. Hines, Esq.
Attorney for Personal Representatives
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue,
Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jrvera@hnh-law.com
November 1, 8, 2024

24-01533K

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Spoon & Sprinkles located at 2250 Posner Blvd in the City of Davenport, Polk County, FL 33837 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 24th day of October, 2024.
Shiraz Market Group Inc
Ali Hussein
November 1, 2024

24-01520K

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of PRINCE CONTAINERS located at 2200 SOUTH F ST in the City of HAINES CITY, Polk County, FL 33844 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 30th day of October, 2024.
SJP ENTERPRISES LLC
IAN B PRINCE
November 1, 2024

24-01539K

--- ESTATE / SALES ---

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2024-CP-3318
Division Probate
IN RE: ESTATE OF
ARTHUR LUDGIN
Deceased.

The administration of the Estate of Arthur Ludgin, deceased, whose date of death was April 7, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:
Jennifer Grullon
10 Roxbury Road
East Rockaway, NY 11518
Attorney for Personal Representative:
Andrew M. Berland, Esq.
E-mail Addresses:
andrew@hendersonsachs.com,
michael@hendersonsachs.com
Florida Bar No. 84030
Henderson Sachs, PA
8240 Exchange Drive Ste. C6
Orlando, Florida 32809
Telephone: (407) 850-2500
November 1, 8, 2024 24-01532K

FIRST INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE
TENTH JUDICIAL CIRCUIT,
IN AND FOR POLK COUNTY,
FLORIDA
Case No. 24-CC-1012
**APEX LAND HOLDINGS, LLC, a
Utah limited liability company, as
Trustee of the FL-2306 Land Trust,
Plaintiff,**

**SANDRA MARTINEZ RAMOS and
ROBERTO GUTIERREZ,
Defendants.**

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment of Foreclosure entered on September 23, 2024 in Case No. 24-CC-1012 in the County Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein SANDRA MARTINEZ RAMOS and ROBERTO GUTIERREZ are the Defendants. The Clerk of the Court, Stacy M. Butterfield, will sell to the highest bidder for cash at www.polk.realforeclose.com on November 26, 2024 at 10:00 a.m. the following described real property:

Lot 5, Block 2, Golden Rule Court, according to the map or plat thereof, as recorded in Plat Book 10, Page(s) 46, of the Public Records of Polk County, Florida.
a.k.a. 839 Golden Rule Ct N, Lakeland, FL 33803

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

/s/ Vestalia Aylsworth
Vestalia Aylsworth, Esq.
Law Office of Vestalia Aylsworth
12307 SW 143rd Ln
Miami, FL 33186-6026
Telephone: (305) 282-6020
vestalia@live.com
Fla. Bar No. 111007
Counsel for Plaintiff
November 1, 8, 2024 24-01528K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532024CP0036120000XX
Division 17
IN RE: ESTATE OF
BETTY LOUISE WEST
Deceased.

The administration of the estate of BETTY LOUISE WEST, deceased, whose date of death was September 15, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:
Louise L. Volpe
7025 Crystal Beach Road
Winter Haven, FL 33880
Attorney for Personal Representative:
Mark G. Turner, Esquire
Florida Bar Number: 794929
Straughn & Turner, P.A.
Post Office Box 2295
Winter Haven, Florida 33883-2295
Telephone: (863) 293-1184
Fax: (863) 293-3051
E-Mail: mturner@straughnturner.com
Secondary E-Mail:
ahall@straughnturner.com
November 1, 8, 2024 24-01518K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 24CP-2663
Division Probate
IN RE: ESTATE OF
MATTHEW J. DILLON
Deceased.

The administration of the estate of Matthew J. Dillon, deceased, whose date of death was May 23, 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 attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:
**/s/ Linda Dillon
Linda Dillon**
17651 Junegrass Place
Parker, Colorado 80134
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
November 1, 8, 2024 24-01517K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532024CP0036120000XX
Division 17
IN RE: ESTATE OF
BETTY LOUISE WEST
Deceased.

The administration of the estate of BETTY LOUISE WEST, deceased, whose date of death was September 15, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:
MARK A. WEST
233 Sterling Springs Lane
Altamonte Spring, Florida 32714-3867
Attorney for Personal Representative:
PAUL A. MARTIN, Esq., Attorney
Florida Bar Number: 1000375
4015 Calusa Lane
Ormond Beach, Florida 32174-9322
Telephone: (386) 361-3567
Fax: (386) 487-2140
E-Mail:
Paul.A.Martin.Esq@gmail.com
Secondary E-Mail:
Paul@MartinEstateProbateLaw.com
November 1, 8, 2024 24-01535K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No.
53-2024-CP-003146-0000-XX
Division 14
IN RE: ESTATE OF
LESLIE ELLEN MOSHER
Deceased.

The administration of the estate of Leslie Ellen Mosher, deceased, whose date of death was August 2, 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 forth below.

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

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:
Candace Sgrillo
319 Easton Drive
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@mundylaw.com
November 1, 8, 2024 24-01524K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
CASE NO.: 2023-CA-007049
**MADISON PLACE SERVICE
PROVIDER, LLC,
Plaintiff, vs.**

**FREDDIE RIOS AYALA,
CHARLENE TORRES CEDENO,
UNKNOWN TENANT #1,
UNKNOWN TENANT #2
Defendants,**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment entered on October 14, 2024 in Case No. 2023-CA-007049, in the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein MADISON PLACE SERVICE PROVIDER LLC, are the Plaintiffs and, FREDDIE RIOS AYALA, CHARLENE TORRES CEDENO, UNKNOWN TENANT #1, and UNKNOWN TENANT #2, are the Defendants, that the Polk County Clerk of Court shall sell to the highest bidder(s) for cash at public sale at 10:00 a.m. on Monday, December 2, 2024, at www.polk.realforeclose.com, the following property, as set forth in the Final Judgment:

Lot 239, Madison Place Phase 2, according to the plat thereof, recorded in Plat Book 181, Page(s) 24 through 27, inclusive, of the Public Records of Polk County, Florida,

with the following street address:
1104 Merrill Street, Davenport, FL 33837.

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

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

Dated this 24th day of October, 2024.
/s/ Shay M. Beaudoin
PATRICK H. WILLIS, ESQUIRE
Florida Bar No.: 526665
pwillis@willisoden.com
SHAY M. BEAUDOIN, ESQUIRE
Florida Bar No.: 1024968
sbeaudoin@willisoden.com
WILLIS | ODEN
390 N. Orange Avenue, Suite 1600
Orlando, FL 32801
Telephone: (407) 903-9939
Attorneys for Plaintiff
113340-0006
November 1, 8, 2024 24-01523K

--- PUBLIC SALES ---

FIRST INSERTION

**NOTICE UNDER FICTITIOUS
NAME LAW
Pursuant to F.S. §865.09**

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of THE BALANCE BEAUTY SALON, located at 2487 Gerber Dairy Rd, in the City of Winter Haven, County of Polk, State of

FL, 33880, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 24 of October, 2024.
Traci A. King
2487 Gerber Dairy Rd
Winter Haven, FL 33880
November 1, 2024 24-01519K

FIRST INSERTION

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

**CIRCUIT CIVIL DIVISION
CASE NO.: 2022CA003055000000
U.S. BANK TRUST NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS OWNER TRUSTEE
FOR
VRMTG ASSET TRUST,
Plaintiff, v.
THE UNKNOWN HEIRS,
DEVISEES, GRANTEES,
ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES AND
ALL OTHER PARTIES CLAIMING
AN INTEREST BY, THROUGH,
UNDER OR AGAINST ESTATE OF
EDITH J. SMITH, DECEASED,
et al.,
Defendants.**

NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure, Reformation of Mortgage and Declaratory Relief dated July 26, 2024 and an Order Granting Plaintiff's Motion to Vacate and Reset Foreclosure Sale dated October 23, 2024, issued in and for Polk County, Florida, in Case No. 2022CA003055000000, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST is the Plaintiff, and

THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST ESTATE OF EDITH J. SMITH, DECEASED, ABBAGAIL JOAN WOODARD, BROOKLYN MARIE WEBB, W.C., A MINOR CHILD

FIRST INSERTION

IN THE CARE OF HIS FATHER AND NATURAL GUARDIAN, CHARLES LEROY CARTWRIGHT, WILLIAM JOSEPH CALDWELL A/K/A WILLIAM J. CALDWELL, MARTINA MARIE CALDWELL A/K/A MARTINA M. CALDWELL F/K/A MARTINA M. OSBORNE, WILLIAM MARK CALDWELL A/K/A WILLIAM M. CALDWELL, JAMES GREGORY CALDWELL, KATHY L. CALDWELL A/K/A MATTIE CATHERINE CALDWELL F/K/A CATHERINE CALDWELL F/K/A MATTIE KATHERINE LYNN FRAZIER F/K/A MATTIE K. FRAZIER F/K/A KATHY LYNN FRAZIER, CHRISTOPHER L. CALDWELL A/K/A CHRISTOPHER CALDWELL, E.C., A MINOR CHILD THROUGH HER LEGAL GUARDIAN AND THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF WILLIAM MARK CALDWELL A/K/A WILLIAM M. CALDWELL 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 November 27, 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, Reformation of Mortgage and Declaratory Relief, to wit:

LOT 295, COUNTRY VIEW ESTATES, PHASE 3A, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 101, PAGE(S) 31 THROUGH 37, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT

Property Address: 7005 Dove Meadow Trail, Lakeland, FL 33810

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

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 provision of certain assistance. Please contact the Office of the Court Administrator, 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 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 30th day of October, 2024.
Respectfully submitted,
HOWARD LAW
4755 Technology Way,
Suite 104
Boca Raton, FL 33431
Telephone: (954) 893-7874
Facsimile: (888) 235-0017
Designated Service E-Mail:
Pleadings@HowardLaw.com
By: /s/ Matthew B. Klein
Matthew B. Klein, Esq.,
Florida Bar No.: 73529
E-Mail: Matthew@HowardLaw.com
November 1, 8, 2024 24-01530K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
Case No. 2024CP0036490000XX
Division: Probate
IN RE: ESTATE OF
NORINE D. GILMORE
Deceased.

The administration of the Estate of Norine D. Gilmore, deceased, whose date of death was October 6, 2023, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is November 1, 2024.

Personal Representative:
Scott J. Gilmore
944 Reynolds Rd., Lot 178
Lakeland, Florida 33801
Attorney for Personal Representative:
Daniel Medina, B.C.S., Attorney
Florida Bar Number: 0027553
MEDINA LAW GROUP, P.A.
425 S. Florida Avenue,
Suite 101
Lakeland, FL 33801
Telephone: (863) 682-9730
Fax: (863) 616-9754
E-Mail: dan@medinapa.com
Secondary E-Mail:
sam@medinapa.com
November 1, 8, 2024 24-01525K

Q&A
What is a public notice?
A public notice is information intended to inform citizens of government activities.
LN18237_V8

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

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

--- ACTIONS / SALES ---

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
CIVIL DIVISION
CASE NO.: 2023CA006428000000
DIVISION: E

IN RE:
Action for Adverse Possession
and to Quiet Title regarding the
property located at 4855 HWY 60
W, MULBERRY, FL 33860 and
4825 HWY 60 W, MULBERRY, FL
33860, Identified as Parcel ID #s:
23-29-30-000000-023020,
23-29-30-000000-023040,
23-29-30-000000-023050
and 23-29-30-000000-021060
MARC GLOGOWER, CARMEL
GLOGOWER a/k/a Carmel S.
Glogower, PAUL GLOGOWER
a/k/a Paul R. Glogower and CHERI
GLOGOWER a/k/a Cheri Lisa
Glogower
Plaintiffs,
vs.
JOYCE M. FEWOX, W.R. FEWOX,
JR., RICKEY ANN BROCK, DEBRA
BROCK, BRADLEY BROCK,
WENDY THETFORD, CINDY
YORK, CLIFFORD MORGAN,
II, JOHN KUMMER, CLAIRE
KUMMER, CAROL KUMMER,
KAY FRAME, DEEDRA KNIGHT,
AARON B. LOGAN, HAMMOND
JONES, and each of the Defendant's
unknown spouses, heirs, devisees,
grantees, judgment creditors,
and all other parties claiming by,
through, under, or against any
Defendant or party or claiming to
have any right, title, or interest in the
Property described in this Complaint
Defendants,

YOU ARE HEREBY NOTIFIED
that an action for Adverse Possession
and Quiet Title for the following de-
scribed property:
Parcel A
Commencing at the NW cor-
ner of the SE 1/4 of Section
30, Township 29 South, Range
23 East, run thence South
00°26'01" West along the West
boundary of said SE 1/4 a dis-
tance of 1256.37 feet to the
North right of way of SR #60;
thence run North 88°55'44" East
along the North right of way of
SR #60 a distance of 1127.72
feet to the point of beginning,
thence run North 00°13'06" East
250.00 feet; thence run North
88°55'44" East 175.0 feet; thence
run South 00°13'06" West 250.0
feet; thence run South 88°55'44"
West 175 feet to the point of be-
ginning, LESS the East 20 feet
and the North 15 feet thereof.

Together with
Commencing at the NW cor-
ner of the SE 1/4 of Section
30 Township 29 South, Range
23 East, run thence South
00°26'01" West along the West
boundary of said SE 1/4 a dis-
tance of 1256.37 feet to the
North right of way of SR #60;
thence run North 88°55'44" East
along the North right of way of
SR #60 a distance of 952.72 feet
to the point of beginning; thence
run North 00°13'06" East 250.0
feet; thence run North 88°55'44"
East 175.0 feet; thence run South
00°13'06" West 250 feet; thence
run South 88°55'44" West 175
feet to the point of beginning.
LESS the North 15 feet thereof.

Parcel ID: 23-29-30-000000-023020
Street Address: 4855 HWY 60
W, MULBERRY, FL 33860

AND
Parcel B
Tract #8-A, Cliff Manor Acres
described as follows: Com-
mencing at the NW corner of

the SE ¼ of Section 30, Town-
ship 29 South, Range 23 East,
run thence South 00 deg. 26'01"
West along the West boundary of
said SE 1/4 a distance of 1256.37
feet to the North right-of-way of
S.R. #60; thence run North 88
deg. 55'44" East along the North
right-of-way of S.R. #60 a dis-
tance of 602.72 feet to the point
of beginning; thence run North
00 deg. 13'06" East 250.0 feet;
thence run North 88 deg. 55'44"
East 175.0 feet; thence run South
00 deg.13'06" West 250.0 feet;
thence run South 88 deg. 55'44"
West 175 feet to the point of
beginning. Less the North and
West 20 feet thereof.

Parcel ID: 23-29-30-000000-023040
Street Address: 4855 HWY 60
W, MULBERRY, FL 33860

AND
Parcel C
Commencing at the N.W. cor-
ner of the S.E. ¼ of Section
30, Township 29 South, Range
23 East, run thence South
00°26'01" West along the West
boundary of said S.E. ¼ a dis-
tance of 1256.37 feet to the
North right-of-way of S.R. #60;
thence run North 88°55'44" East
along the North right-of-way of
S.R. #60 a distance of 777.72
feet to the point of beginning;
thence run North 00°13'06" East
250.0 feet; thence run North
88°55'44" East 175.0 feet; thence
run South 00°13'06" West 250.0
feet; thence run South 88°55'44"
West 175 feet to the point of be-
ginning.
Parcel ID: 23-29-30-000000-023050
Street Address: 4855 HWY 60
W, MULBERRY, FL 33860

AND
Parcel D
Commencing at the N.W. cor-
ner of the S.E. ¼ of Section
30, Township 29 South, Range
23 East, run thence South

00°26'01" West along the West
boundary of said S.E. ¼ a dis-
tance of 1256.37 feet to the
North right-of-way of S.R. #60;
thence run North 88°55'44" East
along the North right-of-way of
S.R. #60 a distance of 1302.72
feet to the point of beginning;
thence run North 00°13'06" East
250.0 feet; thence run North
88°55'44" East 175.0 feet; thence
run South 00°13'06" West 250.0
feet; thence run South 88°55'44"
West 175 feet to the point of
beginning. LESS the West and
North 20 feet thereof.

Parcel ID: 23-29-30-000000-021060
Street Address: 4825 HWY 60
W, MULBERRY, FL 33860

has been filed against you and you are
required to file a copy of your written
defenses, if any, to it on William Ram-
baum, Esq., PLG Law, 3684 Tampa
Road, Suite 2, Oldsmar, Florida 34677
and file the original with the Clerk of
the above styled Court on or before
12-4-24 or 28 days from the first pub-
lication, otherwise a Default may be
entered against you for the relief de-
manded in the Complaint.

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

WITNESS my hand and seal of said
Court on the 25 day of October, 2024.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
As Clerk of the Court
(SEAL) BY: /s/ Ashley Saunders
As Deputy Clerk

William Rambaum, Esq., PLG Law,
3684 Tampa Road, Suite 2,
Oldsmar, Florida 34677
November 1, 8, 15, 22, 2024
24-01527K

FIRST INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO. 2024CC005821
LAKE BLUFF AT TOWN CENTER
EAST HOMEOWNERS
ASSOCIATION, INC., A Florida
Not-For-Profit Corporation,
Plaintiff, v.
LAUREN RENEE BAPTISTE;
UNKNOWN SPOUSE OF
LAUREN RENEE BAPTISTE &
ANY UNKNOWN PERSON(S) IN
POSSESSION,
Defendants.

TO: LAUREN RENEE BAPTISTE
160 Arbor Lakes Drive
Davenport, FL 33896
If alive, and if dead, all parties claiming
interest by, through, under or against
LAUREN RENEE BAPTISTE, and all
parties having or claiming to have any
right, title, or interest in the property
described herein.

YOU ARE HEREBY NOTIFIED that
an action seeking to foreclose a home-
owner association assessment lien has
been filed on the following described
property:

Lot 15, Lake Bluff at Town Center
East - Phase 1, according to the
plat as recorded in Plat Book 161,
Pages 1 through 4, of the Public
Records of Polk County, Florida.
Property Address: 160 Arbor
Lakes Drive, Davenport, FL 33896
has been filed against you and you are
required to serve a copy of your written
defenses, if any, to it, on LAKE BLUFF
AT TOWN CENTER EAST HOME-
OWNERS ASSOCIATION, INC., c/o
Karen J. Wonsetler, Esq., The Law Of-
fice of Wonsetler & Webner, P.A., 717 N.

Magnolia Avenue, Orlando, FL 32803
within 30 days from the date of the
first publication of this notice and file
the original with the Clerk of this Court
either before service on Plaintiff's at-
torney or immediately thereafter; oth-
erwise a default will be entered against
you for the relief demanded in the com-
plaint.

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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, Florida 33830, (863) 534-4686,
at least 7 days before your scheduled
court appearance, or immediately upon
receiving this notification if the time
before the scheduled appearance is less
than 7 days; if you are hearing or voice
impaired, call 711.

This is an attempt to collect a debt.
Any information will be used for that
purpose.

Default Date 11-22-24
WITNESS my hand and the seal of
this Court on 10-15-24.

Stacy M. Butterfield
Polk County
Clerk of Court
(SEAL) By /s/ Ashley Saunders
Deputy Clerk

LAKE BLUFF AT TOWN CENTER
EAST HOMEOWNERS
ASSOCIATION, INC.,
c/o Karen J. Wonsetler, Esq.,
The Law Office of Wonsetler &
Webner, P.A.
717 N. Magnolia Avenue,
Orlando, FL 32803
November 1, 8, 2024 24-01511K

FIRST INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO. 2024CC005821
LAKE BLUFF AT TOWN CENTER
EAST HOMEOWNERS
ASSOCIATION, INC., A Florida
Not-For-Profit Corporation,
Plaintiff, v.
LAUREN RENEE BAPTISTE;
UNKNOWN SPOUSE OF
LAUREN RENEE BAPTISTE &
ANY UNKNOWN PERSON(S) IN
POSSESSION,
Defendants.

TO: ANY UNKNOWN PERSON(S) IN
POSSESSION
160 Arbor Lakes Drive
Davenport, FL 33896
If alive, and if dead, all parties claiming
interest by, through, under or against
ANY UNKNOWN PERSON(S) IN
POSSESSION, and all parties having or
claiming to have any right, title, or in-
terest in the property described herein.

YOU ARE HEREBY NOTIFIED that
an action seeking to foreclose a home-
owner association assessment lien has
been filed on the following described
property:
Lot 15, Lake Bluff at Town Center
East - Phase 1, according to the
plat as recorded in Plat Book 161,
Pages 1 through 4, of the Public
Records of Polk County, Florida.
Property Address: 160 Arbor
Lakes Drive, Davenport, FL 33896
has been filed against you and you are
required to serve a copy of your written
defenses, if any, to it, on LAKE BLUFF
AT TOWN CENTER EAST HOME-
OWNERS ASSOCIATION, INC., c/o
Karen J. Wonsetler, Esq., The Law Of-

fice of Wonsetler & Webner, P.A., 717 N.
Magnolia Avenue, Orlando, FL 32803
within 30 days from the date of the
first publication of this notice and file
the original with the Clerk of this Court
either before service on Plaintiff's at-
torney or immediately thereafter; oth-
erwise a default will be entered against
you for the relief demanded in the com-
plaint.

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 Admin-
istrator, 255 N. Broadway Avenue, Bartow,
Florida 33830, (863) 534-4686, at least 7 days
before your scheduled court appearance,
or immediately upon receiving this noti-
fication if the time before the scheduled
appearance is less than 7 days; if you
are hearing or voice impaired, call 711.

This is an attempt to collect a debt.
Any information will be used for that
purpose.

Default Date 11-22-24
WITNESS my hand and the seal of
this Court on 10-15-24.

Stacy M. Butterfield
Polk County
Clerk of Court
(SEAL) By /s/ Ashley Saunders
Deputy Clerk

LAKE BLUFF AT TOWN CENTER
EAST HOMEOWNERS
ASSOCIATION, INC.,
c/o Karen J. Wonsetler, Esq.,
The Law Office of Wonsetler &
Webner, P.A.
717 N. Magnolia Avenue,
Orlando, FL 32803
November 1, 8, 2024 24-01512K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
CIVIL ACTION
Case #: 2024CA000125000000
Truist Bank, f/k/a Branch Banking
and Trust company
Plaintiff, -vs-
Esther J. Green a/k/a Ethel Mae
Green a/k/a Ethel J. Green a/k/a E.
Green; Unknown Spouse of Esther
J. Green a/k/a Ethel Mae Green
a/k/a Ethel J. Green a/k/a E. Green;
Unknown Parties in Possession
#1, if living, and all Unknown
Parties claiming by, through, under
and against the above named
Defendant(s); Unknown Parties
in Possession #2, if living, and
all Unknown Parties claiming by,
through, under and against the
above named Defendant(s)
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant
to order rescheduling foreclosure sale
or Final Judgment, entered in Civil
Case No. 2024CA000125000000 of
the Circuit Court of the 10th Judicial
Circuit in and for Polk County, Florida,
wherein Truist Bank, f/k/a Branch
Banking and Trust company, Plaintiff
and Esther J. Green a/k/a Ethel Mae
Green a/k/a Ethel J. Green a/k/a E.
Green are defendant(s), I, Clerk of
Court, Stacy M. Butterfield, will sell
to the highest and best bidder for
cash at www.polk.realforeclose.com at
10:00 A.M. on December 20, 2024,
the following described property as set

forth in said Final Judgment, to-wit:
LOT 130, PHASE TWO OF
GORDON HEIGHTS, AC-
CORDING TO THE PLAT
THEREOF RECORDED IN
PLAT BOOK 52, PAGE 1, PUB-
LIC RECORDS OF POLK
COUNTY, FLORIDA.

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

If you are a person with a disability
who needs any accommodation in or-
der to participate in this proceeding,
you are entitled, at no cost to you,
to the provision of certain assistance.
Please contact the Office of the Court
Administrator, 255 N. Broadway Av-
enue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or im-
mediately upon receiving this noti-
fication if the time before the sched-
uled 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
23-330115 FC01 SUU
November 1, 8, 2024 24-01521K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY,
FLORIDA
CIVIL DIVISION
CASE NO.
532024CA002119000000
NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING,
Plaintiff, vs.
LUIS ANTONIO COLON, JR.;
MARTINELIS MARIAMANDA
MORALES; KRENSON BAY
HOMEOWNERS ASSOCIATION,
INC.; UNKNOWN TENANT NO. 1;
UNKNOWN TENANT NO. 2;
and ALL UNKNOWN PARTIES
CLAIMING INTERESTS BY,
THROUGH, UNDER OR AGAINST
A NAMED DEFENDANT TO
THIS ACTION, OR HAVING OR

CLAIMING TO HAVE ANY RIGHT,
TITLE OR INTEREST IN THE
PROPERTY HEREIN DESCRIBED,
Defendant(s).
TO: UNKNOWN TENANT NO. 1
140 Krenson Bay Loop
Winter Haven, FL 33881
TO: UNKNOWN TENANT NO. 2
140 Krenson Bay Loop
Winter Haven, FL 33881
TO: LUIS ANTONIO COLON, JR.
140 KRENSON BAY LOOP
WINTER HAVEN, FL 33881
TO: MARTINELIS MARIAMANDA
MORALES
140 KRENSON BAY LOOP
WINTER HAVEN, FL 33881
YOU ARE NOTIFIED that an action
to foreclose a mortgage on the fol-
lowing described property in Polk County,
Florida:
LOT 10, KRENSON BAY, AC-
CORDING TO THE MAP OR

PLAT THEREOF IN PLAT
BOOK 183, PAGE 39, PUBLIC
RECORDS OF POLK COUNTY,
FLORIDA.

has been filed against you and you
are required to serve a copy of your
written defenses, if any, to it on Diaz
Anselmo & Associates, P.A., Plaintiff's
attorneys, whose address is P.O. BOX
19519, Fort Lauderdale, FL 33318,
(954) 564-0071, answers@dallegal.com,
within 30 days from first date of
publication, and file the original with
the Clerk of this Court either before
service on Plaintiff's attorneys or im-
mediately thereafter; otherwise a de-
fault will be entered against you for
the relief demanded in the complaint
or petition.

In accordance with the Americans
with Disabilities Act of 1990, if you
are a person who needs any accommo-
dation in order to participate in this

proceeding, you are entitled at no cost
to you, to the provision of certain as-
sistance. Please contact the Office of
the Court Administrator at (863) 534-
4690, within two (2) working days of
your receipt of this notice; if you are
hearing or voice impaired, call TDD
(863) 534-7777 or Florida Relay Ser-
vice 711.

Default Date 11-15-24
DATED on 10-8-2024.

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

Diaz Anselmo & Associates, P.A.
Plaintiff's attorneys
P.O. BOX 19519
Fort Lauderdale, FL 33318
(954) 564-0071
answers@dallegal.com
1496-202687 / VP2
November 1, 8, 2024 24-01529K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE
SALE
IN THE CIRCUIT COURT FOR THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 2023CA000490000000
CARDINAL FINANCIAL
COMPANY, LIMITED
PARTNERSHIP
Plaintiff(s), vs.
RANDY FAUTEUX A/K/A RANDY
MICHAEL FAUTEUX; et al.,
NOTICE IS HEREBY GIVEN THAT,
pursuant to the Order Granting
Emergency Motion to Cancel
Foreclosure Sale entered on October
2, 2024 in the above-captioned action,
the Clerk of Court, Stacy M. Butterfield,
will sell to the highest and best bidder

for cash at www.polk.realforeclose.com
in accordance with Chapter 45, Florida
Statutes on the 2nd day of December,
2024 at 10:00 AM on the following
described property as set forth in said
Final Judgment of Foreclosure or order,
to wit:

LOT 38, COUNTRY TRAILS
PHASE FOUR UNIT 2, RE-
CORDED IN PLAT BOOK 90,
PAGES 22, 23 AND 24, PUBLIC
RECORDS OF POLK COUNT-
TY, FLORIDA. AND LOT 39,
COUNTRY TRAILS PHASE
FOUR UNIT 2, AS PER THE
PLAT THEREOF RECORDED
IN PLAT BOOK 90, PAGES 22,
23, 24, INCLUSIVE, PUBLIC
RECORDS OF POLK COUNTY,
FLORIDA.
Property address: 4243 Coyote

Trail, Polk City, FL 33868
Any person claiming an interest in the
surplus from the sale, if any, other than
the property owner as of the date of the
lis pendens, must file a claim before the
clerk reports the surplus as unclaimed.
Pursuant to the Fla. R. Jud. Ad-
min. 2.516, the above signed counsel
for Plaintiff designates attorney@
padgettlawgroup.com as its primary e-
mail address for service, in the above
styled matter, of all pleadings and docu-
ments required to be served on the par-
ties.

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 Admin-
istrator, 255 N. Broadway Avenue, Bar-

tow, 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.

Respectfully submitted,
/s/ Betzy Falgas
PADGETT LAW GROUP
BETZY FALGAS, ESQ.
Florida Bar # 76882
6267 Old Water Oak Road,
Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com
Attorney for Plaintiff
TDP File No. 22-009177-1
November 1, 8, 2024 24-01509K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT CIVIL COURT OF
THE TENTH JUDICIAL CIRCUIT
OF FLORIDA, IN AND FOR POLK
COUNTY
CIVIL DIVISION
Case No. 2024CA000166
Division 15
SOUTHWEST AIRLINES
FEDERAL CREDIT UNION
Plaintiff, vs.
WILLIAM J WHEELER, UNITED
STATES OF AMERICA, ON
BEHALF OF THE SECRETARY
OF HOUSING AND URBAN
DEVELOPMENT, AND UNKNOWN
TENANTS/OWNERS,
Defendants.

Plaintiff entered in this cause on June
28, 2024, in the Circuit Court of Polk
County, Florida, Stacy M. Butterfield,
Clerk of the Circuit Court, will sell the
property situated in Polk County, Florida
described as:

LOT 6, BLOCK 3137, PON-
CIANA NEIGHBORHOOD 6,
VILLAGE 7, ACCORDING
TO THE PLAT THEREOF
RECORDED IN PLAT BOOK
61, PAGES 29 THROUGH 52,
OF THE PUBLIC RECORDS
OF POLK COUNTY, FLOR-
IDA.

and commonly known as: 1033 SA-
BINE PL, KISSIMMEE, FL 34759;
including the building, appurtenances,
and fixtures located therein, at
public sale at 10:00 A.M., on-line

at www.polk.realforeclose.com on De-
cember 5, 2024 to the highest bid-
der for cash after giving notice as
required by Section 45.031 F.S.

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

AMERICANS WITH DISABILI-
TIES ACT. If you are a person with
a disability who needs any accom-
modation in order to participate in
this proceeding, you are entitled, at
no cost to you, to the provision of
certain assistance. Please contact the
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 October 29, 2024.

By: /s/ Ryan Sutton
Ryan Sutton
Attorney for Plaintiff
Invoice to:
Ryan Sutton
(813) 229-0900 x
Kass Shuler, P.A.
1505 N. Florida Ave.
Tampa, FL 33602-2613
ForeclosureService@kasslaw.com
328062/2324059/CMP
November 1, 8, 2024 24-01537K

PUBLISH YOUR LEGAL NOTICE
We publish all Public sale, Estate & Court-related notices
• We offer an online payment portal for easy credit card payment
• Service includes us e-filing your affidavit to the Clerk's office on your behalf
Call 941-906-9386
or email legal@businessobserverfl.com

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

--- ACTIONS / SALES ---

FIRST INSERTION
NOTICE OF ACTION
FOR DISSOLUTION OF MARRIAGE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.
Case Number: 2024 DR 914
IN RE THE MARRIAGE OF: DAVID PORTER MCFALL JR Petitioner and KATHERINE ANN MCFALL Respondent
TO: KATHERINE ANN MCFALL
YOU ARE HEREBY NOTIFIED that a petition for Dissolution of your Marriage has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Brandon L. Law Esq., Attorney for Petitioner, whose address is 390 N. Orange Ave., Suite 2300, Orlando, FL 32801 and file the original with the clerk of court on or before November 25, 2024, and file the original with the clerk of this court at Osceola County Clerk of Courts, 2 Courthouse Square, Kissimmee, FL 34741, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.
WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal of striking pleadings.
Dated: October 25, 2024
Kelvin Soto, Esq. Clerk of the Circuit Court (Circuit Court Seal)
By: Jennifer Maisonette Deputy Clerk
November 1, 8, 15, 22, 2024
24-01507K

NOTICE OF ACTION
IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2024CC005821
LAKE BLUFF AT TOWN CENTER EAST HOMEOWNERS ASSOCIATION, INC., A Florida Not-For-Profit Corporation, Plaintiff, v. LAUREN RENEE BAPTISTE; UNKNOWN SPOUSE OF LAUREN RENEE BAPTISTE & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.
TO: UNKNOWN SPOUSE OF LAUREN RENEE BAPTISTE
160 Arbor Lakes Drive
Davenport, FL 33896
If alive, and if dead, all parties claiming interest by, through, under or against UNKNOWN SPOUSE OF LAUREN RENEE BAPTISTE, and all parties having or claiming to have any right, title, or interest in the property described herein.
YOU ARE HEREBY NOTIFIED that an action seeking to foreclose a homeowner association assessment lien has been filed on the following described property:
Lot 15, Lake Bluff at Town Center East - Phase 1, according to the plat as recorded in Plat Book 161, Pages 1 through 4, of the Public Records of Polk County, Florida.
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.

FIRST INSERTION
Property Address: 160 Arbor Lakes Drive, Davenport, FL 33896
has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on LAKE BLUFF AT TOWN CENTER EAST HOMEOWNERS ASSOCIATION, INC., c/o Karen J. Wonsetler, Esq., The Law Office of Wonsetler & Webner, P.A., 717 N. Magnolia Avenue, Orlando, FL 32803 within 30 days from the date of the first publication of this notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
This is an attempt to collect a debt. Any information will be used for that purpose.
Default Date 11-22-24
WITNESS my hand and the seal of this Court on 10-15-24.
Stacy M. Butterfield Polk County Clerk of Court (SEAL) By /s/ Ashley Saunders Deputy Clerk
LAKE BLUFF AT TOWN CENTER EAST HOMEOWNERS ASSOCIATION, INC., c/o Karen J. Wonsetler, Esq., The Law Office of Wonsetler & Webner, P.A. 717 N. Magnolia Avenue, Orlando, FL 32803 November 1, 8, 2024 24-01510K

FIRST INSERTION
NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
GENERAL CIVIL DIVISION
Case No.: 2024-CA-000915
THE BLUFFS OF CHRISTINA CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, -vs- PATRICIA G. BASSETT; UNKNOWN SPOUSE OF PATRICIA G. BASSETT; UNKNOWN TENANT #1; and UNKNOWN TENANT #2 as unknown tenants in possession, Defendants,
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 30, 2024, entered in Case No. 2024-CA-000915, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein THE BLUFFS OF CHRISTINA CONDOMINIUM ASSOCIATION, INC., is the Plaintiff, and PATRICIA G. BASSETT, UNKNOWN TENANT #1; and UNKNOWN TENANT #2, are the Defendants, Stacy M. Butterfield, CPA, Clerk of Court of Polk County, will sell to the highest and best bidder for cash online via the internet at https://polk.realforeclose.com at 10:00 AM, on the 30th day of December, 2024, the following described property as set forth in said Final Judgment:
Tract 10BL of THE BLUFFS OF CHRISTINA XII, according to Condominium Book 7, Pages 32 through 38, and further described in Declaration of Condominium, as amended, filed December 18, 1984, recorded in O.R. Book 2290, Page 715, of the public records of Polk County, Florida.
Parcel I.D. No.: 23-29-24-141840-010010 a/k/a 6667 Trail Ridge Dr
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the notice must file a claim within sixty (60) days after the sale.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
/s/ Shannon L. Zetrouer Shannon L. Zetrouer, Esquire Florida Bar No. 16237 ZP Legal, PLLC 4100 Central Avenue St. Petersburg, FL 33711 Telephone: (727) 440-4407 szetrouer@zp-legal.com cos@zp-legal.com
November 1, 8, 2024 24-01522K

SECOND INSERTION
NOTICE OF LANDOWNERS' MEETING AND ELECTION AND MEETING 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 the Board.
DATE: November 20, 2024
TIME: 11:30 a.m.
PLACE: Heritage Baptist Church 4202 Pipkin Creek Rd Lakeland, FL 33811
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.
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 32817 or 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 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 24-01489K

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 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@mundylaw.com Oct. 25; Nov. 1, 2024 24-01486K

SUBSEQUENT INSERTIONS

--- PUBLIC SALES ---

SECOND INSERTION
NOTICE OF PUBLIC SALE
Affordable secure Storage-Lakeland
1925 George Jenkins Blvd Lakeland, FL 33815
863-682-2988
Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statutes: Self storage act, Sections 83.806 and 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable.
M26 L White K02 S Saunders
F01 J Demary C13 A Perez
J11 E Lewis M07 E Lewis
D27 J Wilson A05 G Morton
C02 D Downing H38 E Spinks
D39 K Beaver
Auction date: 11.21.2024
Oct. 25; Nov. 1, 2024 24-01487K

--- ESTATE ---

SECOND 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 forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN

SECOND 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 representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
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 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@srbaylaw.com Secondary Email: angelica@srbaylaw.com Oct. 25; Nov. 1, 2024 24-01485K

SECOND INSERTION
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 Deceased.
The administration of the estate of 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 below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is October 25, 2024.
Personal Representative: Thomas Kevin Beard 6146 104th Avenue Pinellas Park, Florida 33782
Attorney for Personal Representative: Mark G. Turner, Esquire Florida Bar Number: 794929 Straughn & Turner, P.A. Post Office Box 2295 Winter Haven, Florida 33883-2295 Telephone: (863) 293-1184 Fax: (863) 293-3051 E-Mail: mturner@straghtnturner.com Secondary E-Mail: ahall@straghtnturner.com Oct. 25; Nov. 1, 2024 24-01504K

--- ACTIONS / SALES / ESTATE ---

SECOND 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,
LLC,
Plaintiff, v.

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

TO: Iris Altargratia 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
Devises of the Estate of Leonard A.
English
408 Magpie Court
Poinciana FL 34759
Unknown Personal Representative of
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
County, Florida:

Lot 4, Block 786, Poinciana Sub-
division, 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.

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 immedia-
tely thereafter; or a default will be
entered against you for the relief de-
manded 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 Admini-
strator, 255 N. Broadway Avenue, Bar-
tow, 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

SECOND INSERTION

NOTICE OF SALE PURSUANT TO
CHAPTER 45
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA

CASE NO.:
532023CA000212000000
U.S. BANK TRUST NATIONAL
ASSOCIATION, AS TRUSTEE
OF THE BUNGALOW SERIES IV
TRUST,
Plaintiff, v.
JOYCE COLLIER MCGALLIARD,
et al,
Defendant(s).

NOTICE IS HEREBY GIVEN that
pursuant to an Order Resetting the
Foreclosure Sale entered on Octo-
ber 8, 2024 and entered in Case No.
532023CA000212000000 in the Cir-
cuit 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 de-
scribed 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

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

and commonly known as: 5908 LUNN
ROAD, LAKE LAND, 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 Admini-
strator, 255 N. Broadway Avenue, Bar-
tow, 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

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. 2024CA002050000000
NEWREZ LLC DBA SHELLPOINT
MORTGAGE SERVICING (FKA
SPECIALIZED LOAN SERVICING
LLC),
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 DECLAR-
ATION 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

1368 AND IN O.R. BOOK 3000,
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 CON-
DOMINIUM 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 PERCENTAGE
SHARE IN THE COMMON
ELEMENTS APPURTENANT
THERETO AS SET FORTH
IN THE DECLARATION OF
CONDOMINIUM, TOGETHER
WITH ANY AMENDMENTS
THERETO.

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

Any person claiming an interest in the
surplus from the sale, if any, other than
the property owner as of the date of the
lis pendens must file a claim in ac-
cordance 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 Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or im-
mediately upon receiving this noti-
fication if the time before the sched-
uled 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,
PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
24-179066 - NaC
Oct. 25; Nov. 1, 2024 24-01498K

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
CIRCUIT CIVIL DIVISION

CASE NO.: 2023-CA-006378
WILMINGTON SAVINGS FUND
SOCIETY, FSB, AS OWNER
TRUSTEE OF THE RESIDENTIAL
CREDIT OPPORTUNITIES TRUST
VIII-B,
Plaintiff, v.

VACATION RENTALS GROUP INC,
A FLORIDA CORPORATION, et al.,
Defendants.
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 WILMINGTON
SAVINGS FUND SOCIETY, FSB, AS
OWNER TRUSTEE OF THE RESI-
DENTIAL CREDIT OPPORTUNI-
TIES 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 follow-
ing-described real property as set forth
in said Final Judgment of Mortgage
Foreclosure and for Assignment of
Leases and Rents, to wit:

UNIT 25302, BAHAMA BAY, A
CONDOMINIUM, PHASE 25,
A CONDOMINIUM, ACCORD-
ING TO THE DECLARATION
OF CONDOMINIUM RE-
CORDED IN O.R. BOOK 5169,
PAGE 1306, AND ALL EX-
HIBITS AND AMENDMENTS
THEREOF, AND RECORDED
IN CONDOMINIUM PLAT
BOOK 16, PAGE 15, PUBLIC
RECORDS OF POLK COUNTY,
FLORIDA.

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
UNCLAIMED.

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
provision of certain assistance. Please
contact the Office of the Court Admini-
strator, 255 N. Broadway Avenue, Bar-
tow, 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 receiv-
ing this notification if the time before
the scheduled appearance is less than
7 days; if you are hearing or voice im-
paired, call 711.

Dated: This 18th day of October,
2024.
Respectfully submitted,
HOWARD LAW
4755 Technology Way,
Suite 104
Boca Raton, FL 33431
Telephone: (954) 893-7874
Facsimile: (888) 235-0017
Designated Service E-Mail:
Pleadings@HowardLaw.com
By: /s/ Matthew B. Klein
Matthew B. Klein, Esq.
Florida Bar No.: 73529
E-Mail: Matthew@HowardLaw.com
Oct. 25; Nov. 1, 2024 24-01491K

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,

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. 2022CA002724000000
U.S. BANK NATIONAL
ASSOCIATION,
Plaintiff, vs.
ELIZABETH A. CONTRERAS
A/K/A E. AMBER CONTRERAS,
et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant
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 ASSOCIA-
TION 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 said 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 ac-
cordance 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 Admini-
strator, 255 N. Broadway Avenue, Bar-
tow, 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
Service Email: flmail@raslg.com
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
22-019332 - MaM
Oct. 25; Nov. 1, 2024 24-01499K

SECOND INSERTION

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

CASE NO.: 2024CA001548000000
LAKEVIEW LOAN SERVICING,
LLC,
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
PROPERTY,
Defendants.

NOTICE IS HEREBY GIVEN pursuant
to an Order or Final Judgment entered
in the above styled cause now pend-
ing in said court and as required by
Florida Statute 45.031(2), STACY M.
BUTTERFIELD, CPA as the Clerk of
the Circuit Court shall sell to the high-
est and best bidder for cash electroni-
cally at www.polk.realforeclose.com at,
10:00 AM on the 06 day of December,
2024, the following described property
as set forth in said Final Judgment, to
wit:

LOT 9, BLOCK 757, POIN-
CIANA, NEIGHBORHOOD
5 NORTH, VILLAGE 3, AC-
CORDING TO THE PLAT
THEREOF, AS RECORDED
IN PLAT BOOK 54, PAGES
27 THROUGH 42, OF THE
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA.
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 Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or im-
mediately upon receiving this noti-
fication if the time before the sched-
uled appearance is less than 7 days;
if you are hearing or voice impaired,
call 711.

Dated this 18 day of October 2024.
By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156

Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
eservice@decubaslewis.com
24-01118
Oct. 25; Nov. 1, 2024 24-01484K

SECOND INSERTION

NOTICE OF ACTION -
CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN
AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION
DIVISION

CASE NO. 2024CA003061000000
WILMINGTON SAVINGS FUND
SOCIETY, FSB, NOT IN ITS
INDIVIDUAL CAPACITY, BUT
SOLELY AS OWNER TRUSTEE
FOR CSMC 2022-ATH2 TRUST, A
DELAWARE STATUTORY TRUST,
Plaintiff, vs.
FAIRYTALE ESTATES, LLC, et. al.
Defendant(s),

TO: OEMAR S. BADOELLA,
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-
closed herein.

YOU ARE HEREBY NOTIFIED that
an action to foreclose a mortgage on
the following property:

LOT 123, HIGHGATE PARK
- PHASE ONE, ACCORD-
ING TO THE MAP OR PLAT
THEREOF AS RECORDED
IN PLAT BOOK 129, PAGES 1
THROUGH 3 INCLUSIVE, OF
THE PUBLIC RECORDS OF
POLK COUNTY, FLORIDA.

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, to it on counsel for
Plaintiff, whose address is 6409 Con-
gress Avenue, Suite 100, Boca Raton,
Florida 33487 on or before Dec 02,

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

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

THIS NOTICE SHALL BE PUB-
LISHED ONCE A WEEK FOR TWO
(2) CONSECUTIVE WEEKS.

WITNESS my hand and the seal of
this Court at County, Florida, this 22
day of Oct, 2024.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: /s/ Tamika Joiner
DEPUTY CLERK
Robertson, Anschutz, Schneid,
Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
23-144219
Oct. 25; Nov. 1, 2024 24-01501K

SECOND 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 repre-
sentative's attorney are set forth below.

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

All other creditors of the decedent
and other persons having claims or de-

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/ Quetzly Zambrana Sierra
Quetzly Zambrana Sierra
224 Seville Drive
Davenport, Florida 33837

/s/ Bradley J. Busbin
Bradley J. Busbin, Esquire
Florida Bar No. 0127504
Busbin Law Firm, P.A.
2295 S. Hiwassee Rd., Ste. 207
Orlando, FL 32835
Email: Brad@BusbinLaw.com
Telephone: (407) 955-4595
Fax: (407) 627-0318
Oct. 25; Nov. 1, 2024 24-01503K

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

The basic idea of a negative income tax is simple, once we penetrate the smoke screen that conceals the essential features of the positive income tax. Under the current positive income tax you are permitted to receive a certain amount of income without paying any tax. The exact amount depends on the size of your family, your age and on whether you itemize your deductions. This amount is composed of a number of elements — personal exemptions, low-income allowance, standard deduction (which has recently been relabeled the zero-bracket amount), the sum corresponding to the general tax credit, and for all we know still other items that have been added by the Rube Goldberg geniuses who have been having a field day with the personal income tax.



STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security

\$\$\$

Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”

To simplify the discussion, let us use the simpler British term of “personal allowances” to refer to this basic amount.

If your income exceeds your allowances, you pay a tax on the excess at rates that are graduated according to the size of the excess. Suppose your income is less than the allowances? Under the current system, those unused allowances in general are of no value. You simply pay no tax.

If your income happened to equal your allowances in each of two succeeding years, you would pay no tax in either year. Suppose you had that same income for the two years together, but more than half was received the first year. You would have a positive taxable income, that is, income in excess of allowances for that year, and would pay tax on it. In the second year, you would have a negative taxable income, that is, your allowances would exceed your income but you would, in general, get no benefit from your unused allowances. You would end up paying more tax for the two years together than if the income had been split evenly.

With a negative income tax, you would receive from the government some fraction of the unused allowances. If the fraction you received was the same as the tax rate on the positive income, the total tax you paid in the two years would be the same regardless of how your income was divided between them.

When your income was above allowances, you would pay tax, the amount depending on the tax rates charged on various amounts of income. When your income was below allowances, you would receive a subsidy, the amount depending on the subsidy rates attributed to various amounts of unused allowances.

The negative income tax would allow for fluctuating income, as in our example, but that is not its main purpose. Its main purpose is rather to provide a straightforward means of assuring every family a minimum amount, while at the same time avoiding a massive bureaucracy, preserving a considerable measure of individual responsibility and retaining an incentive for individuals to work and earn enough to pay taxes instead of receiving a subsidy.

Consider a particular numerical example. In 1978, allowances amounted to \$7,200 for a family of four, none above age 65. Suppose a negative income tax had been in existence with a subsidy rate of 50% of unused allowances. In that case, a family of four that had no income would have qualified for a subsidy of \$3,600. If members of the family had found jobs and earned an income, the amount of the subsidy would have gone down, but the family's total income — subsidy plus earnings — would have gone up. If earnings had been \$1,000, the subsidy would have gone down to \$3,100, and total income up to \$4,100. In ef-

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

When the family's earnings reached \$7,200, the subsidy would have fallen to zero. That would have been the break-even point at which the family would have neither received a subsidy nor paid a tax. If earnings had gone still higher, the family would have started paying a tax.

We need not here go into administrative details — whether subsidies would be paid weekly, biweekly or monthly, how compliance would be checked and so on. It suffices to say that these questions have all been thoroughly explored; that detailed plans have been developed and submitted to Congress.

The negative income tax would be a satisfactory reform of our present welfare system only if it replaces the host of other specific programs that we now have. It would do more harm than good if it simply became another rag in the ragbag of welfare programs.

NEGATIVE TAX HELPS POOR

If it did replace them, the negative income tax would have enormous advantages. It is directed specifically at the problem of poverty. It gives help in the form most useful to the recipient, namely, cash.

It is general — it does not give help because the recipient is old or disabled or sick or lives in a particular area, or any of the other many specific features entitling people to benefits under current programs. It gives help because the recipient has a low income. It makes explicit the cost borne by taxpayers. Like any other measure to alleviate poverty, it reduces the incentive of people who are helped to help themselves.

However, if the subsidy rate is kept at a reasonable level, it does not eliminate that incentive entirely. An extra dollar earned always means more money available for spending.

Equally important, the negative income tax would dispense with the vast bureaucracy that now administers the host of welfare programs. A negative income tax would fit directly into our current income tax system and could be administered along with it. It would reduce evasion under the current income tax since everyone would be required to file income tax forms. Some additional personnel might be required, but nothing like the number who are now employed to administer welfare programs.

By dispensing with the vast bureaucracy and integrating the subsidy system with the tax system, the negative income tax would eliminate the present demoralizing situation under which some people — the bureaucrats administering the programs — run other people's lives.

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable break-even levels and tax rates, it would be far less expensive than our present system.

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”

Consider the simple negative income tax that we introduced as an illustration in the preceding section: a break-even point for a family of four of \$7,200, a subsidy rate of 50%, which means a payment of \$3,600 to a family with no other source of support. A subsidy rate of 50% would give a tolerably strong incentive to work.

The cost would be far less than the cost of the present complex of programs.

However, the support level is politically unacceptable today. As Anderson says, “The typical welfare family of four in the United States now [early 1978] qualifies for about \$6,000 in services and money every year. In higher paying states, like New York, a number of welfare families receive annual benefits ranging from \$7,000 to \$12,000 and more.”

Even the \$6,000 “typical” figure requires a subsidy rate of 83.3% if the break-even point is kept at \$7,200. Such a rate would both seriously undermine the incentive to work and add enormously to cost.

The subsidy rate could be reduced by making the break-even point higher, but that would add greatly to the cost. This is a vicious circle from which there is no escape.

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: “There is no way to achieve all the politically necessary conditions for radical welfare reform at the same time.”

However, what is not politically feasible today may become politically feasible tomorrow. Political scientists and economists have had a miserable record in forecasting what will be politically feasible. Their forecasts have repeatedly been contradicted by experience.

Our great and revered teacher Frank H. Knight was fond of illustrating different forms of leadership with ducks that fly in a V with a leader in front. Every now and then, he would say, the ducks behind the leader would veer off in a different direction while the leader continued flying ahead. When the leader looked around and saw that no one was following, he would rush to get in front of the V again. That is one form of leadership — undoubtedly the most prevalent form in Washington.

While we accept the view that our proposals are not currently feasible politically, we have outlined them as fully as we have, not only as an ideal that can guide incremental reform, but also in the hope that they may, sooner or later, become politically feasible.