

--- ESTATE / SALES ---

FIRST INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 23-CC-8597
KENSINGTON VIEW HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation,
Plaintiff, vs.
JENNY RIVERA and ANY UNKNOWN OCCUPANTS IN POSSESSION,
Defendants.
NOTICE IS HEREBY GIVEN that, pursuant to the Summary Final Judgment in this cause, in the County Court of Polk County, Florida, I will sell all the property situated in Polk County, Florida described as:
Lot 91, of KENSINGTON VIEW, according to the Plat thereof, as recorded in Plat Book 166, Page 50-51, of the Public Records of Polk County, Florida. With the following street address: 368 Kensington View Drive, Winter Haven, Florida, 33888.
at public sale, to the highest and best bidder, for cash, at www.polk.realforeclose.com, at 10:00 A.M. on December 30, 2024

Any person claiming an interest in the surplus from the sale, if any, must file a claim with the Clerk no later than the date that the Clerk reports the funds as unclaimed.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated this 2nd day of December, 2024.
STACY M. BUTTERFIELD, CPA
CLERK OF THE CIRCUIT COURT
s/ Stephan C. Nikoloff
Stephan C. Nikoloff
(Steve@associationlawfl.com)
Bar Number 56592
Attorney for Plaintiff
1964 Bayshore Boulevard,
Suite A
Dunedin, Florida 34698
Telephone: (727) 738-1100
December 6, 13, 2024 24-01674K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION
DIVISION
CASE NO. 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 ASSOCIATION is the Plaintiff and ELIZABETH A. CONTRERAS A/K/A E. AMBER CONTRERAS; ARTEMIO MIGUEL CONTRERAS A/K/A ARTEMIO M. CONTRERAS; THE HOUSING FINANCE AUTHORITY OF PINELLAS 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 December 26, 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 THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 86, PUBLIC RECORDS OF POLK COUNTY,

FLORIDA.
Property Address: 506 SHEPARD AVE, DUNDEE, FL 33838
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated this 3 day of December, 2024.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave.,
Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: fmail@raslg.com
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
22-019332 - NaC
December 6, 13, 2024 24-01688K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT FOR THE TENTH CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case No.: 24-CA-001324
HHI-NFHB, LLC,
Plaintiff, vs-
THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER OR AGAINST MATTIE L. MARTELL, DECEASED; TERRELL GLEN TIMMERMAN; JESSICA TIMMERMAN; CITY OF LAKELAND; THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT 1,
Defendant,
Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Polk County, Florida, STACY BUTTERFIELD the Clerk of the Circuit Court will sell the property situate in Polk County, Florida, described as:
THE NORTH 48.65 FEET OF LOTS 1, 2, 3, 4, 5, AND 6, BLOCK "B", MAP OF GROVE PARK RESUBDIVISION OF BLOCKS 58, 59, 64 AND 65 OF GILMORE ADDITION TO LAKELAND, FLORIDA, A SUBDIVISION AS PER PLAT THEREOF RECORDED IN PLAT BOOK 6, PAGE(S) 9, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 522 N. LAKE AVE., LAKELAND, FL 33801
at public sale, to the highest and best bidder, for cash, online at www.polk.

realforeclose.com at 10:00 am EST. on December 26, 2024.
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FUNDS FROM THIS SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS, MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE IN ACCORDANCE WITH SECTION 45.031(1)(a), FLORIDA STATUTES.
NOTE: THIS COMMUNICATION, FROM A DEBT COLLECTOR, IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
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 3rd day of December, 2024.
Jeffrey C. Hakanson, Esquire
For the Court
/s/ Jeffrey C. Hakanson
JEFFREY C. HAKANSON, ESQUIRE
Florida Bar No. 0061328
Primary E-mail:
Jeff@mcintyrefirm.com
Secondary E-mail:
JCHservice@mcintyrefirm.com
McIntyre Thanasides Bringgold Elliott Grimaldi Guito & Matthews, P.A.
1228 E 7TH ST, Suite 100
Tampa, Florida 33605
813-223-0000 Tel.; 813-899-6069 Fax
Attorneys for Plaintiff
December 6, 13, 2024 24-01689K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2024-CP-3631
IN RE: ESTATE OF ROBERT FRANCIS MURDOCK, JR.,
Deceased.
The administration of the estate of ROBERT FRANCIS MURDOCK, JR., deceased, whose date of death was June 19, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-01, Bartow, FL 33831. The names and addresses of the curator and the curator'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, 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 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: December 6, 2024.
Robert D. Hines
Curator
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612
Robert D. Hines, Esq.
Attorney for Curator
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:
jrivers@hnh-law.com
December 6, 13, 2024 24-01677K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2024-CP-003889-0000-XX
IN RE: ESTATE OF VELMA SEAWELL DANIELS
Deceased.
The administration of the estate of Velma Seawell Daniels, deceased, whose date of death was October 21, 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 December 6, 2024.
Personal Representative:
Eric B. Adamson
252 Magnolia Avenue SW
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@straughtnturner.com
Secondary E-Mail:
ahall@straughtnturner.com
December 6, 13, 2024 24-01686K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2024-CP-003862-0000-XX
IN RE: ESTATE OF DOROTHY EVELYN STEWART
Deceased.
The administration of the estate of Dorothy Evelyn Stewart, deceased, whose date of death was September 12, 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 December 6, 2024.
Personal Representative:
Paula J. Schafer
704 Avenue K, SE
Winter Haven, Florida 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@straughtnturner.com
Secondary E-Mail:
ahall@straughtnturner.com
December 6, 13, 2024 24-01693K

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--- ACTIONS ---

SUBSEQUENT INSERTIONS

--- SALES / ACTIONS / ESTATES ---

FIRST INSERTION

FIRST INSERTION

SECOND INSERTION

NOTICE OF ACTION
Count III
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.
CASE NO.: 53-2024-CA-001659-0000-00
HOLIDAY INN CLUB VACATIONS INCORPORATED
Plaintiff, vs.
HANSMANN ET.AL., Defendant(s).

NOTICE OF ACTION
Count I
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.
CASE NO.: 53-2024-CA-001659-0000-00
HOLIDAY INN CLUB VACATIONS INCORPORATED
Plaintiff, vs.
HANSMANN ET.AL., Defendant(s).

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2024CP-000598
Division: PROBATE
IN RE: THE ESTATE OF BENJAMIN G. KARNEGIE Deceased.

FIRST INSERTION

FIRST INSERTION

FOURTH INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 2024CA003799000000
WELLS FARGO BANK, N.A., Plaintiff, vs.
JACK E. TAYLOR AKA JACK TAYLOR AKA JACK EDWARD TAYLOR, et al, Defendant(s).

NOTICE OF ACTION
Count II
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.
CASE NO.: 53-2024-CA-001659-0000-00
HOLIDAY INN CLUB VACATIONS INCORPORATED
Plaintiff, vs.
HANSMANN ET.AL., Defendant(s).

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024CC005192000000
ALLY BANK, Plaintiff, vs.
JEFFERSON LAPREASE et al., Defendant(s).

FIRST INSERTION

FIRST INSERTION

SECOND INSERTION

NOTICE OF ACTION
CONSTRUCTIVE SERVICE PROPERTY
IN THE CIRCUIT COURT OF 10TH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
CIVIL ACTION
CASE NO.: 532024CA003513000000
Civil Division
IN RE: WINFIELD HEIGHTS HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation, Plaintiff, vs.
JOEL THOMAS, UNKNOWN SPOUSE OF JOEL THOMAS, et al, Defendant(s).

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024-CA-4308
S&K BIMINI BAY HOLDINGS LLC, Plaintiff, vs.
BERKELEY BURKE TRUSTEE CO. LTD., ON BEHALF OF SINGLE ASSET SIPP REF S. WEST; PONG SHUNG CHAO, Defendants.

NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2024CA000952
SADDLEBAG LAKE OWNERS ASSOCIATION, INC., A FLORIDA NOT FOR PROFIT CORPORATION, PLAINTIFF, V.
KIMBERLY A. OBERG, ET AL., DEFENDANTS.

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Business Observer

--- SALES ---

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA... CASE NO. 2023CA006467000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MAXINE KELLUM, DECEASED, et al. Defendant(s).

POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 2018 CMHM HOMES, INC. MANUFACTURED HOME BEARING TITLE # 131900980 AND VIN # WHC023912GA, LOCATED THEREON, Property Address: 2835 FLETCHER AVE, LAKELAND, FL 33803. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

--- ESTATE ---

SECOND INSERTION

NOTICE OF ADMINISTRATION (intestate) IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA CASE 2024 CP 3858 IN RE ESTATE OF ROBERT ELMER PECK, Deceased. The administration of the Estate of ROBERT ELMER PECK, deceased, File Number 2024 CP 3858, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830.

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

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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 CASE NO.: 2023CA006016000000 GROUND FLOOR PROPERTIES GA LLC, Plaintiff, vs. NATIONWIDE USA REO LLC; KABASU JOSEPH KALONJI; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNKNOWN TENANT #1 N/K/A TY STEWART; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS Defendant(s).

CLAIMANTS are Defendants. The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on December 20, 2024 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 11, IN BLOCK 3140, OF POINCIANA NEIGHBORHOOD 6, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, AT PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO. 2023CA-005305-0000-00 BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, Plaintiff, vs. ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARIE BERNEICE FOWLER, DECEASED; HERBERT EUGENE OGDEN; WAYNE CURTIS OGDEN; TINA ROBIN LETCHWORTH; DARLENE ROXANNE HATCH; APRIL RENE POLLOCK; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s).

OF HOUSING AND URBAN DEVELOPMENT; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on December 16, 2024, the following described property as set forth in said Final Judgment, to wit: LOT 10, TIMBERCREEK PHASE 2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 79, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH A 1983 DOUBLEWIDE MOBILE HOME, ID# SHS1W-GA49822737A, TITLE NO.: 20424039 AND ID# SHS1W-GA4982273B, TITLE NO.: 22338649. 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.

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA Case No.: 53-2024CA-002019-0000-00 SOUTHWEST BANK, N.A., a national banking association, Plaintiff, vs. CENTRAL FLORIDA LAND TRUSTS LLC, a Florida limited liability company, as Trustee on behalf of The Holly Rd. Land TRUSTS #1628 U/A/D 12-23-2013 (as to Parcel 1), CENTRAL FLORIDA LAND TRUSTS LLC, a Florida limited liability company, as Trustee on behalf of Elm Land TRUSTS #1506 U/A/D 04-29-2018 (as to Parcel 2), CENTRAL FLORIDA LAND TRUSTS LLC, a Florida limited liability company, as Trustee on behalf of 195 Valencia Land TRUSTS U/D/A 01-25-2013 (as to Parcel 3), CENTRAL FLORIDA LAND TRUSTS LLC, a Florida limited liability company, (as to Parcels 4, 5 and 6), POLK COUNTY, a Political Subdivision of the State of Florida (as to Parcel 3), JAMES R. LEWMAN, UNKNOWN TENANT 1, UNKNOWN TENANT 2, UNKNOWN TENANT 3, UNKNOWN TENANT 4, UNKNOWN TENANT 5, UNKNOWN TENANT 6, UNKNOWN TENANT 7, UNKNOWN TENANT 8, UNKNOWN TENANT 9, UNKNOWN TENANT 10, UNKNOWN TENANT 11, UNKNOWN TENANT 12, Defendants.

3), JAMES R. LEWMAN, UNKNOWN TENANT 1, UNKNOWN TENANT 2, UNKNOWN TENANT 3, UNKNOWN TENANT 4, UNKNOWN TENANT 5, UNKNOWN TENANT 6, UNKNOWN TENANT 7, UNKNOWN TENANT 8, UNKNOWN TENANT 9, UNKNOWN TENANT 10, UNKNOWN TENANT 11, UNKNOWN TENANT 12 are Defendants, I will sell to the highest and best bidder for cash online at www.polk.realforeclose.com at 10:00 a.m. on the 26th day of December, 2024, the following described real property as set forth in said final judgment, to wit: PARCEL 1: Lots 9 and 10, Block 7, AZALEA PARK, a subdivision according to the plat thereof recorded in Plat Book 35, Page 19, of the Public Records of Polk County, Florida. PARCEL 2: Lot 11, Block 7, AZALEA PARK, a subdivision according to the plat thereof recorded in Plat Book 35, Page 19, of the Public Records of Polk County, Florida. PARCEL 3: Lots 12 and 13, Block 7, AZALEA PARK, a subdivision according to the plat thereof recorded in Plat Book 35, Page 19, of the Public Records of Polk County, Florida. PARCEL 4: Lot 11, Block 16, SHORE ACRES, a subdivision according to the plat thereof recorded in Plat Book 7, Page 15, of the Public Records of Polk County, Florida. PARCEL 5: The West 37 feet of Lot 17 and the East 35 feet of Lot 18, Block 7, SHORE ACRES, a subdivision according to the plat thereof recorded in Plat Book 7, Page 15, of the Public Records of Polk County, Florida. PARCEL 6: Lot 23, Block E, WOODLAND ESTATES, a subdivision according to the plat thereof recorded in Plat Book 39, Page 29, of the Public Records of Polk County, Florida. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim 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.

SECOND INSERTION

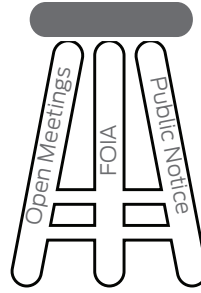
Notice of Foreclosure Sale IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 2023-CA-006351000000 JUDGE: REINALDO OJEDA LIEN & MEAN, LLC, a Florida limited liability company Plaintiff, v. GARRETT RICHARD PETTI, UNKNOWN SPOUSE OF GARRETT RICHARD PETTI AND UNKNOWN TENANT(S) IN POSSESSION, IF ANY, Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 7, 2024 and entered in Case No. 2023CA006351000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, whereby LIEN & MEAN, LLC, a Florida limited liability company, is the Plaintiff and GARRETT RICHARD PETTI, UNKNOWN SPOUSE OF GARRETT RICHARD PETTI, AND UNKNOWN TENANT(S) IN POSSESSION are the Defendants. 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 a.m. on January 7, 2025 the following described property as set forth in the Final Judgment of Foreclosure, to wit: Parcel ID: 22-26-15-000000-013110 THE WEST 1/2 OF THE EAST 1/2 OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 BEING TRACT 60 OF UNRECORDED RANCHO BONITO, SECTION 15, TOWNSHIP 26 SOUTH, RANGE 22 EAST, POLK COUNTY, FLORIDA. TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. Parcel ID: 22-26-15-000000-

013030 THE EAST 1/2 OF THE EAST 1/2 OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 BEING TRACTS 61 AND 79 OF UNRECORDED RANCHO BONITO, SECTION 15, TOWNSHIP 26 SOUTH, RANGE 22 EAST, POLK COUNTY, FLORIDA. TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. 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 NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. AMERICAN WITH DISABILITIES NOTICE If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, at least 7 days before your scheduled court appearance or upon receipt of the notification); if you are hearing or voice impaired, call 711. Dated on November 14, 2024. /s/ Rene S. Griffith RENE S. GRIFFITH Florida Bar No. 0041208 Attorney for Plaintiff 4260 S.E. Federal Highway Stuart, Florida 34997 Telephone (772) 546-4101 rene@beamanbyland.com Nov. 29; Dec. 6, 2024 24-01646K

Q&A Who benefits from legal notices? You do. Legal notices are required because a government body or corporation wants to take action that can affect individuals and the public at large. When the government is about to change your life, or your property or assets are about to be taken, public notices in newspapers serve to alert those affected.

Why Public Notice Should Remain in Newspapers

Along with open meeting and freedom of information laws, public notice is an essential element of the **three-legged stool of government transparency**



This is not about “newspapers vs the internet”.

It’s newspapers *and* newspaper websites vs government websites

and newspaper websites have a much larger audience. Moving notice from newspapers to government websites would **reduce the presence of public notices on the internet**



Requiring independent, third-party newspapers to ensure that public notices run in accordance with the law helps

prevent government officials from hiding information

they would prefer the public not to see

Since the first U.S. Congress, public officials have understood that newspapers are the best medium to notify the public about official matters because they contain the

essential elements of public notice:



Accessibility



Independence



Verifiability



Archivability

Publishing notices on the internet is neither cheap nor free



Newspapers remain the primary vehicle for public notice in all 50 states



Types Of Public Notices

Citizen Participation Notices



Government Meetings and Hearings



Land and Water Use



Meeting Minutes or Summaries



Creation of Special Tax Districts



Agency Proposals



School District Reports



Proposed Budgets and Tax Rates



Zoning, Annexation and Land Use Changes

Commercial Notices



Unclaimed Property, Banks or Governments



Delinquent Tax Lists, Tax Deed Sales



Government Property Sales



Permit and License Applications

Court Notices



Mortgage Foreclosures



Name Changes



Probate Rulings



Divorces and Adoptions



Orders to Appear in Court

Stay Informed, It’s Your Right to Know.

For legal notice listings go to: Legals.BusinessObserverFL.com

To publish your legal notice call: 941-906-9386 or Legal@BusinessObserverFL.com



Newsprint is inherently superior to the internet for public notice because reading a newspaper is a serendipitous process.

We find things in newspapers we weren't expecting to see. On the internet, we search for specific information and ignore everything else.

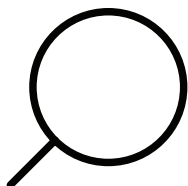


Citizens continue to learn about vital civic matters from newspaper notices.

Documented examples of people taking action and alerting their community after reading a newspaper notice are reported on a regular basis.

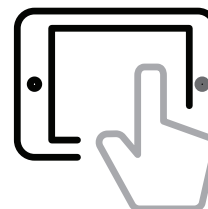
Verifying publication is difficult-to-impossible on the web.

That's why the courts subject digital evidence to far greater scrutiny than evidence published in newspapers



Significant numbers of people in rural areas still lack high-speed internet access.

Those who are older than 65 or who have lower incomes or lack high-school diplomas are also cut off from the internet in far higher numbers than the average.

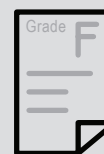


Moreover, the real digital divide for public notice is growing

due to the massive migration to smartphones and other small-screen digital devices

Governments aren't very good at publishing information on the internet.

Unlike newspaper publishers, **public officials aren't compelled by the free market to operate effective websites.**



Types Of Public Notices

Citizen Participation Notices

- Government Meetings and Hearings
- Meeting Minutes or Summaries
- Agency Proposals
- Proposed Budgets and Tax Rates
- Land and Water Use
- Creation of Special Tax Districts
- School District Reports
- Zoning, Annexation and Land Use Changes

Commercial Notices

- Unclaimed Property, Banks or Governments
- Delinquent Tax Lists, Tax Deed Sales
- Government Property Sales
- Permit and License Applications

Court Notices

- Mortgage Foreclosures
- Name Changes
- Probate Rulings
- Divorces and Adoptions
- Orders to Appear in Court

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