

POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

NOTICE OF MEETING OF THE LAKE ASHTON II COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given that the Board of Supervisors ("Board") of the Lake Ashton II Community Development District ("District") will hold a regular meeting on Thursday, January 16, 2025 at 9:00 a.m. at the Health & Fitness Center, 6052 Pebble Beach Blvd., Winter Haven, Florida 33884. Two or more Supervisors may be in attendance at the meeting.

Additional information regarding this meeting, including the meeting agenda, and how to attend virtually, may be obtained from the District's website: <http://lakeashton2edd.com>, by contacting the District Manager, Jason Greenwood, at jgreenwood@gms-tampa.com, or by calling 813-344-4844. The meeting is being held for the necessary public purpose of considering related district matters. At such time, the Board is so authorized and may consider any business that may properly come before it. Members of the Public may submit questions and comments to the District Manager at jgreenwood@gms-tampa.com by Tuesday, January 14, 2025 at 2:00 p.m. in advance of the meeting to facilitate the Board's consideration and/or discussion of such questions and comments during the meeting. Participants may also submit questions or comments to the District Manager by telephone by calling 813-344-4844 by the same time noted above.

The meeting is open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The meeting may be continued to a date, time and place to be specified on the record at such meeting.

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

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

Jason Greenwood,
District Manager
January 3, 2025 25-00004K

FIRST INSERTION

LAKESIDE PRESERVE COMMUNITY DEVELOPMENT DISTRICT NOTICE OF BOARD OF SUPERVISORS' MEETING

The Board of Supervisors of the Lakeside Preserve Community Development District ("Board") will hold their regular meeting on Wednesday, January 15, 2025, at 11:30 a.m. at the Heritage Baptist Church, 4202 Pipkin Creek Rd, Lakeland, FL 33811.

The meeting is open to the public and will be conducted in accordance with the provision of Florida Law for Community Development Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda for the meeting may be obtained from PFM Group Consulting LLC, located at 3501 Quadrangle Boulevard, Suite 270, Orlando, Florida 32817 or by calling (407) 723-5900.

There may be occasions when one or more Supervisors or staff will participate by 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 at the meeting with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Jane Gaarlandt
District Manager
January 3, 2025 25-00005K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice Is Hereby Given that Wal-Mart Stores East, LP, 702 SW 8th St, Bentonville, FL 72716, desiring to engage in business under the fictitious name of Walmart Distribution Center #2364, with its principal place of business in the State of Florida in the County of Polk, intends to file an Application for Registration of Fictitious Name with the Florida Department of State.

January 3, 2025 25-00008K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice Is Hereby Given that Pan-Am Dental, LLC, 541 E. Liberty St, Savannah, GA 31401, desiring to engage in business under the fictitious name of Avaneer of Florida, with its principal place of business in the State of Florida in the County of Polk, intends to file an Application for Registration of Fictitious Name with the Florida Department of State.

January 3, 2025 25-00009K

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File No. 2024CP0036500000XX

IN RE: ESTATE OF MARION GEAKE, A/K/A MARION JOAN GEAKE, A/K/A MARION J. GEAKE Deceased.

The administration of the estate of Marion Geake, A/K/A Marion Joan Geake, A/K/A Marion J. Geake, 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 P.O. Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act

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

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

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

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

The date of first publication of this notice is January 3, 2024.

Personal Representative:

/s/ Bethany L. Viens

Bethany L. Viens

47 Park Ave.

Medford, Massachusetts 02155

/s/ Robert W. Bible

Robert W. Bible, Jr., Attorney

Independent of Counsel

Florida Bar Number: 561398

Pippen Law Group, PLLC

1920 East Bay Dr.

Largo, FL 33771

Telephone: (727) 586-3306

Fax: (727) 585-4209

E-Mail: Robert@attypip.com

Secondary E-Mail: Suzie@attypip.com

January 3, 10, 2025 25-00006K

FIRST INSERTION

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

File No. 53-2024-CP-004138-0000-XX

Division 14 IN RE: ESTATE OF SYLVIA KIMBRO BUCKNER Deceased.

The administration of the estate of Sylvia Kimbro Buckner, deceased, whose date of death was September 14, 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 Com-

munity 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 January 3, 2025.

Personal Representative:

David Buckner

2314 Hawthorne Trail

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

January 3, 10, 2025 25-00007K

FIRST INSERTION

NOTICE TO CREDITORS

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

PROBATE DIVISION

File No.: 24CP-4087

IN RE: ESTATE OF

KENNETH LEE TURNER, SR.,

Deceased

SSN: XXX-XX-3284

The administration of the estate of KENNETH LEE TURNER, SR., deceased, whose date of death was November 2, 2024, and whose Social Security Number is XXX-XX-3284, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address 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.

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 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 January 3, 2025.

Personal Representative:

/s/ Kenneth Lee Turner, Jr.

Kenneth Lee Turner, Jr.

198 Hollingsworth Ct.

Martinsburg, WV 25405

Attorney for Personal Representative:

/s/ Michael A. Johnson

Michael A. Johnson

Florida Bar #: 0474258

P.O. Box 1397

Lakeland, FL 33802-1397

Telephone: (863) 688-0741

Fax#: (863) 688-0472

Primary email:

majlaw@tampabay.rr.com

January 3, 10, 2025 25-00012K

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

Case No.: 2024CP-003876

IN RE: Estate of

HERMAN LEON-JOHN SMITH,

III, a.k.a. HERMAN SMITH, III,

a.k.a. HERMAN L. J. SMITH, III

a.k.a. HERMAN L. SMITH, III

Deceased.

The administration of the estate of Herman Leon-John Smith, III, a.k.a. Herman Smith, III, a.k.a. Herman L. J. Smith, III, a.k.a. Herman L. Smith, III, deceased, whose date of death was September 18, 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 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 WITH-

IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

ALL CLAIMS NOT FILED WITHIN 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 January 3, 2025.

Personal Representative:

Gary Lee Smith

60 Forest Drive

Painted Post, New York 14870

Attorney for Personal Representative:

/s/ William J. Twyford

William J. Twyford, Esquire

Florida Bar No. 0782505

Twyford Law, LLC

Post Office Box 411

Winter Haven, Florida 33882

Tel: (863) 585-5283

e-mail: wjt@Twyfordlawllc.com

January 3, 10, 2025 25-00019K

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 D & R Cleaning Service located at 1051 State Road 544 #3891 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 16th day of December, 2024.

Iwana LLC

Roberto Lafrocce

January 3, 2025 25-00017K

FIRST INSERTION

NOTICE TO CREDITORS

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

PROBATE DIVISION

File No.: 2024-CP-004227

Division: Probate

IN RE: ESTATE OF BONNIE JEAN RITCHHART Deceased.

The administration of the estate of Bonnie Jean Ritchhart, deceased, whose date of death was November 11, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 1744 Rocky Pointe Drive, Lakeland, Florida 33813. 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 January 3, 2025.

Personal Representative:

Mark Ritchhart

501 Snodgrass Lane, Apt. 212

Grayson, Kentucky 41143

Attorney for Personal Representative:

SOUTHERN ATLANTIC LAW GROUP, PLLC

Stephen H. Bates Esq.

Florida Bar No.: 58197

290 1st Street S.

Winter Haven, Florida 33880

Telephone: (863) 656-6672

Facsimile: (863) 301-4500

Email Addresses:

Stephen@southernatlanticlaw.com

Sandy@southernatlanticlaw.com

pleadings@southernatlanticlaw.com

Attorneys for Mark Ritchhart

January 3, 10, 2025 25-00015K

FIRST INSERTION

NOTICE TO CREDITORS

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

PROBATE DIVISION

File No.: 2024-CP-004223

Division: Probate

IN RE: ESTATE OF DEBBIE LYNN SCHUERER A/K/A DEBORA LYNN SCHUERER Deceased.

The administration of the estate of Debbie Lynn Schuerer a/k/a Debora Lynn Schuerer, deceased, whose date of death was October 7, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 2002 Rocky Pointe Drive, Lakeland, Florida 33813-1959. 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 January 3, 2025.

Personal Representative:

Mark Ritchhart

501 Snodgrass Lane, Apt. 212

Grayson, Kentucky 41143

Attorney for Personal Representative:

SOUTHERN ATLANTIC LAW GROUP, PLLC

Stephen H. Bates Esq.

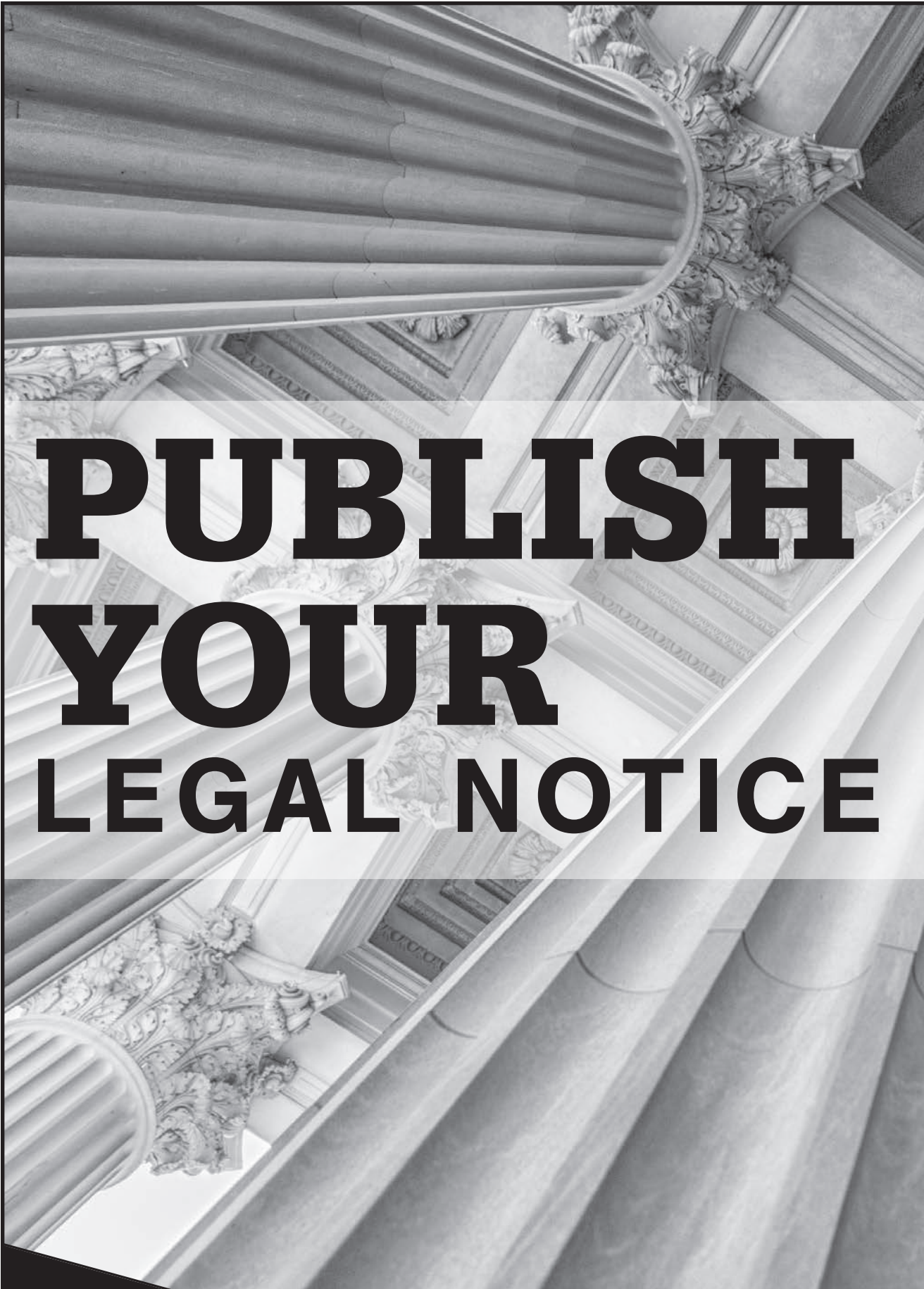
Florida Bar No.: 58197

290 1st Street S.

Winter Haven, Florida 33880

Telephone: (863) 656-6672

Facsimile: (863) 3



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FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer

--- ESTATE / SALES ---

FIRST INSERTION

NOTICE TO CREDITORS
 IN THE CIRCUIT COURT FOR
 POLK COUNTY, FLORIDA
 PROBATE DIVISION
Case No.: 2024CP-004076
IN RE: Estate of
JOHN RAYMOND ELMORE,
Deceased.

The administration of the estate of John Raymond Elmore, deceased, whose date of death was August 31, 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 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.

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

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

NOT WITHSTANDING 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 January 3, 2025.

Personal Representative:
Maria Elizabeth McKay
 2308 Barbour Road
 Falls Church, VA 22043

Attorney for Personal Representative:
 /s/ William J. Twyford
 William J. Twyford, Esquire
 Florida Bar No. 0782505
 Twyford Law, LLC
 Post Office Box 411
 Winter Haven, Florida 33882
 Tel: (863) 585-5283
 e-mail: wjt@Twyfordlawllc.com
 January 3, 10, 2025 25-00021K

FIRST INSERTION

NOTICE TO CREDITORS
 IN THE CIRCUIT COURT FOR
 POLK COUNTY, FLORIDA
 PROBATE DIVISION
Case No.: 2024CP-003787
IN RE: Estate of
RICKEY DALE GILLILAND,
Deceased.

The administration of the estate of Rickey Dale Gilliland, deceased, whose date of death was August 21, 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 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.

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

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

NOT WITHSTANDING 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 January 3, 2025.

Personal Representative:
Rickey Dale Gilliland, Jr.
 787 Dozer Dr.

West Jefferson, OH 43162
 Attorney for Personal Representative:
 /s/ William J. Twyford
 William J. Twyford, Esquire
 Florida Bar No. 0782505
 Twyford Law, LLC
 Post Office Box 411
 Winter Haven, Florida 33882
 Tel: (863) 585-5283
 e-mail: wjt@Twyfordlawllc.com
 January 3, 10, 2025 25-00020K

FIRST INSERTION

NOTICE OF SALE UNDER F.S.
CHAPTER 45
 IN THE COUNTY COURT IN AND
 FOR POLK COUNTY, FLORIDA
CASE NO. 2024CC001729

SERENO HOMEOWNERS ASSOCIATION INC., a Florida Not-For-Profit Corporation, Plaintiff, v. STANLEY W. JONES; KIMBERLY WILLIAMS-JONES & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.

Notice is given that under a Final Summary Judgment dated November 15, 2024, and in Case No. 2024CC001729 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which SERENO HOMEOWNERS ASSOCIATION INC., the Plaintiff and STANLEY W. JONES; KIMBERLY WILLIAMS-JONES the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at polk.realforeclose.com, at 10:00am on January 15, 2025, the following described property set forth in the Final Summary Judgment:

Lot 309, Sereno Phase Two, according to the map or plat thereof, as recorded in Plat Book 166, Pages 41 through 43, inclusive, 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 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.

WITNESS my hand this 27th day of December 2024.

By: /s/ Sarah E. Webner
 Sarah E. Webner, Esq.
 Florida Bar No. 92751

WONSETLER & WEBNER, P.A.
 717 North Magnolia Avenue
 Orlando, FL 32803

Primary E-Mail for service:
Pleadings@kwpalaw.com

Secondary E-Mail:
office@kwpalaw.com

(P) 407-770-0846
 (F) 407-770-0843

Attorney for Plaintiff
 January 3, 10, 2025 25-00018K



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Business Observer

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--- ESTATE / SALES / ACTIONS ---

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024CA003019000000
AMWEST FUNDING CORP,
Plaintiff, v.
NIAN MU LI; UNKNOWN SPOUSE OF NIAN MU LI; ASTONIA NORTH HOMEOWNERS ASSOCIATION, INC.; L & G GOOD LUCK LLC; SUNNOVA TE MANAGEMENT LLC; UNKNOWN TENANT #1; UNKNOWN TENANT #2; AND ALL UNKNOWN PARTIES IN POSSESSION IF THE ABOVE DEFENDANTS ARE ALIVE AND IF ONE OR MORE OF SAID DEFENDANTS ARE DEAD, THEIR UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEEES, PERSONAL REPRESENTATIVES, CREDITORS AND ALL PARTIES HAVING OR CLAIMING BY, THROUGH, OR AGAINST THEM; AND ALL PARTIES CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY DESCRIBED IN THE COMPLAINT, Defendant(s).
To the following Defendant(s):
NIAN MU LI
(Last Known Address: 1022 JOHN JACOB RD, DAVENPORT, FL 33837)
UNKNOWN SPOUSE OF NIAN MU LI
(Last Known Address: 1022 JOHN JACOB RD, DAVENPORT, FL 33837)
YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:
LOT 56, ASTONIA NORTH, ACORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 188, PAGE 47, PUBLIC RECORDS

OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 1022 JOHN JACOB RD, DAVENPORT, FL 33837
has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti | Berger LLP, Attorney for Plaintiff, whose address is 10800 Biscayne Blvd., Suite 201, Miami, FL 33161 on or before 1-28-2025, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer 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.
This notice is provided pursuant to Administrative Order No. 2010-08
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
WITNESS my hand and the seal of this Court this 20 day of Dec, 2024.
STACY M. BUTTERFIELD
As Clerk of the Court
(SEAL) By /s/ Asuncion Nieves
As Deputy Clerk
Ghidotti | Berger LLP,
Attorney for Plaintiff,
10800 Biscayne Blvd., Suite 201,
Miami, FL 33161
January 3, 10, 2025 25-00014K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024-CA-001850
GITSIT SOLUTIONS LLC,
Plaintiff, v.
ESTATE OF AGRIPINA NICHOLSON, DECEASED; ET AL, Defendant(s).
To the following Defendant(s):
EMMA ALMANZAR
(Last Known Address: UNKNOWN)
THERESA ALVARADO
(Last Known Address: CALLE MANUEL RUEDA, APT 2A MIRADOR DEL NORTE DN SANTO DOMINGO)
CHRISTIAN DIAZ
(Last Known Address: UNKNOWN)
DANIEL DIAZ
(Last Known Address: UNKNOWN)
ERNESTO DIAZ
(Last Known Address: UNKNOWN)
JOHAN DIAZ
(Last Known Address: UNKNOWN)
KATHY DIAZ
(Last Known Address: UNKNOWN)
TANIA DIAZ
(Last Known Address: UNKNOWN)
DANILO GOMEZ
(Last Known Address: UNKNOWN)
GENERO GOMEZ
(Last Known Address: UNKNOWN)
YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:
LOT 414 CYPRESS LAKES PHASE -2A, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 91, PAGES 4 AND 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 2247

CYPRESS CROSS LOOP, LAKE LAND, FL 33810
has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti | Berger LLP, Attorney for Plaintiff, whose address is 10800 Biscayne Blvd., Suite 201, Miami, FL 33161, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer 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.
This notice is provided pursuant to Administrative Order No. 2010-08
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
WITNESS my hand and the seal of this Court this 20 day of Dec, 2024.
Default Date: January 28, 2025
STACY M. BUTTERFIELD
As Clerk of the Court
(SEAL) By /s/ Asuncion Nieves
As Deputy Clerk
Ghidotti | Berger LLP,
Attorney for Plaintiff,
10800 Biscayne Blvd., Suite 201,
Miami, FL 33161
January 3, 10, 2025 25-00010K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.: 2024CP-004214
IN RE: Estate of CAROL ANN HOBBS, Deceased.
The administration of the estate of Carol Ann Hobbs, deceased, whose date of death was August 19, 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 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.
The personal representative has no

duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOT WITHSTANDING 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 January 3, 2025.
Personal Representative:
Isreal Baker
5417 Flint Rd.
Cocoa, FL 32927
Attorney for Personal Representative:
/s/ William J. Twyford
William J. Twyford, Esquire
Florida Bar No. 0782505
Twyford Law, LLC
Post Office Box 411
Winter Haven, Florida 33882
Tel: (863) 585-5283
e-mail: wjt@twyfordlawllc.com
January 3, 10, 2025 25-00022K

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.: 2023-CA-006683
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST VIII-B, Plaintiff, v.
RUSSIAN-AMERICAN DEVELOPMENT COMPANY LLC, A FLORIDA LIMITED LIABILITY COMPANY AKA REAL ESTATE AMERICAN DEVELOPMENT COMPANY, LLC, A FLORIDA LIMITED LIABILITY, et al., Defendants.
NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure and for Assignment of Leases and Rents dated December 17, 2024, issued in and for Polk County, Florida, in Case No. 2023-CA-006683, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST VIII-B is the Plaintiff, and BASSEDENA CIRCLE HOLDINGS LLC, THE DULY APPOINTED TRUSTEE OF THE LAKE LAND TWO TRUST, UNKNOWN BENEFICIARY OF LAKE LAND TWO TRUST, THE DULY APPOINTED TRUSTEE OF THE POLK CUSIP 22 TRUST, UNKNOWN BENEFICIARY OF POLK CUSIP 22 TRUST, RUSSIAN-AMERICAN DEVELOPMENT COMPANY LLC, A FLORIDA LIMITED LIABILITY COMPANY AKA REAL ESTATE AMERICAN DEVELOPMENT COMPANY, LLC, A FLORIDA LIMITED LIABILITY, OLEG S. PROKOPEV and CITY OF LAKE LAND, A FLORIDA MUNICIPAL CORPORATION 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 January 21, 2025, at electronic sale beginning at 10:00 AM, at www.polk.realforeclose.com the following-described real property as set forth in said Final Judgment of Mortgage Foreclosure and for Assignment of Leases and Rents, to wit:
LOT 53 AND THE WEST 15 FEET OF LOT 52, BLOCK A, MAP OF PINEHURST COURT, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 17, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 301 Bassedena Cir N, Lakeland, FL 33805
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, (863) 534-4686, at least 7 days before your scheduled court appearance or immediately upon receiving this notification if the time before the schedule appearance is less than 7 days; if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
Dated: This 20th day of December, 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/ Karen A. Green
Karen A. Green, Esq.
Florida Bar No.: 628875
E-Mail: Karen@HowardLaw.com
January 3, 10, 2025 25-00002K

FIRST INSERTION

RE-NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO.
532023CA004121000000
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR LEGACY MORTGAGE ASSET TRUST 2021-GS2, Plaintiff, vs.
DOROTHY ANDERSON A/K/A DOROTHY LOUISE TILLMAN; UNKNOWN SPOUSE OF DOROTHY ANDERSON A/K/A DOROTHY LOUISE TILLMAN; LAKE WALES MEDICAL CENTER; UNKNOWN SPOUSE OF DAVID ALLEN ANDERSON; UNKNOWN SPOUSE OF BEVERLY HENRY; DAVID ALLEN ANDERSON; JENNIFER ANDERSON LEEKS; UNKNOWN SPOUSE OF JENNIFER ANDERSON LEEKS; BEVERLY HENRY; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated May 8, 2024 and an Order Resetting Sale dated December 16, 2024 and entered in Case No. 532023CA004121000000 of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR LEGACY MORTGAGE ASSET TRUST 2021-GS2 is Plaintiff and DOROTHY ANDERSON A/K/A DOROTHY LOUISE TILLMAN; UNKNOWN SPOUSE OF DOROTHY ANDERSON A/K/A DOROTHY LOUISE TILLMAN; LAKE WALES MEDICAL CENTER; UNKNOWN SPOUSE OF DAVID ALLEN ANDERSON; UNKNOWN SPOUSE OF BEVERLY HENRY; DAVID ALLEN ANDERSON; JENNIFER ANDERSON LEEKS; UNKNOWN SPOUSE OF JENNIFER ANDERSON LEEKS; BEVERLY HENRY; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and

ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on February 14, 2025, the following described property as set forth in said Order or Final Judgment, to-wit:
LOT 6, BLOCK D, POINCIANA HEIGHTS, LAKE WALES, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 46, PAGE 12, 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. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.
In accordance with the Americans with Disabilities Act of 1990, if you are a person who needs any accommodation in order to participate in this proceeding, you are entitled at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator at (863) 534-4690, within two (2) working days of your receipt of this notice; if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to the sale.
DATED December 23, 2024.
By: /s/ Ian Dolan
Ian C. Dolan
Florida Bar No.: 757071
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1460-185504 / TMI
January 3, 10, 2025 25-00011K

FIRST INSERTION

NOTICE TO CREDITORS (Summary Administration)
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2024CP004353
IN RE: ESTATE OF JESSE WILLIAM HARGADINE, Deceased.
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:
YOU ARE HEREBY NOTIFIED that Petition for Summary Administration has been filed in the estate of JESSE WILLIAM HARGADINE, deceased, File Number: 2024CP004353, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830; that the decedent's date of death was April 9, 2024; that the total value of the estate is Unknown; and, that the names and addresses of those to whom it has been assigned by such order are:
NAME ADDRESS
Christina Theresa Hargadine
133 Grady Polk Road,
Winter Haven, FL
ALL INTERESTED PERSONS ARE NOTIFIED THAT:
All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent must file their claims with

this court WITHIN THE TIME PERIODS SET FORTH IN THE FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of the first publication of this Notice is: January 3, 2025.
Person Giving Notice:
/s/ Christina T. Hargadine
CHRISTINA THERESA HARGADINE
Petitioner
Attorney for Person Giving Notice:
/s/ David Wilson IV
THE WILSON ADVOCACY GROUP, P.A.
P.O. Box 3142
Winter Haven, FL 33885
Phone: (863) 401-8155
Fax: (863) 401-9924
Primary:
info@wilsonadvocacygroup.com
Secondary:
dwfourth@wilsonadvocacygroup.com
Tertiary:
b.moore@wilsonadvocacygroup.com
Attorney for Petitioner
/s/ David Wilson IV
DAVID WILSON IV, ESQUIRE
FL Bar No. 0103204
January 3, 10, 2025 25-00023K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45, FLORIDA STATUTES
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.:
2023-CC-003597000000
LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs.
JENNIFER A. WILLS A/K/A JENNIFER A. WILLIS, et al., Defendant(s).
Notice is given that pursuant to the Final Judgment of Foreclosure dated , in Case No.: 2023-CC-003597000000 of the County Court in and for Polk County, Florida, wherein LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and JENNIFER A. WILLS A/K/A JENNIFER A. WILLIS, et al., is/are the Defendant(s). The Clerk of Court will sell to the highest and best bidder for cash at 10:00 a.m., at https://www.polk.realforeclose.com, in accordance with Section 45.031, Florida Statutes, on January 17, 2025, the following described property set forth in the Final Judgment of Foreclosure:
LOT 346, LAKESIDE LANDINGS PHASE ONE, according to the Plat as recorded in Plat

Book 147, Pages 45 through 55, 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.
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: December 23, 2024
By: /s/Shayla J. Mount
Shayla J. Mount, Esquire
Florida Bar No.: 108557
ARIAS BOSINGER, PLLC
280 W. Canton Avenue, Suite 330
Winter Park, Florida 32789
(407) 636-2549
January 3, 10, 2025 25-00003K

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
and select the appropriate County name from the menu option

or email legal@businessobserverfl.com

Business Observer
FLORIDA'S NEWSPAPER FOR THE C-SUITE

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 ---

FIRST INSERTION

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

CASE NO.: 2018-CA-000437
AVILA DEVELOPERS, LLC, a
Florida limited liability company,
Plaintiff, v.
TTC, INC., a Florida corporation,
CENTRAL FLORIDA
INVESTMENTS, INC., a Florida
corporation, POLK COUNTY
FLORIDA, a political subdivision of
the State of Florida, and others,
Defendants.

TO DEFENDANTS: Arthur Padron,
Carolyn Hubbard Gillispie, George A.
Mason, George A. & Karen L. Mason
Living Trust, John F. & Patsy E. Camp-
bell Revocable Trust

YOU ARE NOTIFIED that an action
for declaratory relief seeking a judicial
declaration, pursuant to Chapter 86,

Florida Statutes and Chapter 712, Flori-
da Statutes, has filed against you in Polk
County, Florida regarding the property
with the following legal description,
to-wit:

COMMENCE AT THE NORTH
1/4 CORNER OF SECTION
17, TOWNSHIP 26 SOUTH,
RANGE 27 EAST, BEING A
3"x3" CONCRETE MONU-
MENT PER CERTIFIED
CORNER RECORD #78687,
POLK COUNTY, FLORIDA,
RUN THENCE S00°01'49"W
ALONG THE EAST LINE OF
THE NORTHWEST 1/4, OF
SAID SECTION 17, A DIS-
TANCE OF 954.14 FEET TO
A POINT ON THE SOUTH-
ERLY RIGHT-OF-WAY LINE
OF ERNIE CADWELL BOU-
LEVARD, AS RECORD IN
OFFICIAL RECORDS BOOK
7709, PAGE 539, PUBLIC RE-

CARDS OF POLK COUNTY,
FLORIDA; THENCE CONTIN-
UE S00°01'49"W ALONG SAID
EAST LINE A DISTANCE
OF 633.43 FEET; THENCE
S89°38'54"W A DISTANCE
OF 617.52 FEET FOR A POINT
OF BEGINNING; THENCE
CONTINUE S89°38'54"W A
DISTANCE OF 265.83 FEET;
THENCE S00°01'49"W A DIS-
TANCE OF 1,066.41 FEET
TO THE SOUTH LINE OF
THE SOUTHEAST 1/4 OF
THE NORTHWEST 1/4 OF
SAID SECTION 17; THENCE
S89°43'23"W ALONG SAID
SOUTH LINE, A DISTANCE
OF 442.04 FEET TO THE
SOUTHWEST CORNER OF
THE SOUTHEAST 1/4 OF
THE NORTHWEST 1/4 OF
SAID SECTION 17; THENCE
N00°07'18"W ALONG THE

WEST LINE OF THE SOUTH-
EAST 1/4 OF THE NORTH-
WEST 1/4 OF SAID SECTION
17 AND ITS NORTHERLY
EXTENSION A DISTANCE OF
1,377.34 FEET TO A POINT ON
SAID SOUTHERLY RIGHT-
OF-WAY LINE OF ERNIE
CALDWELL BOULEVARD;
RUN THENCE THE FOL-
LOWING TWO (2) COURSES
ALONG SAID SOUTHERLY
RIGHT-OF-WAY LINE: (1)
N78°06'01"E A DISTANCE OF
365.42 FEET; (2) N75°36'45"E
A DISTANCE OF 142.68
FEET; THENCE S36°37'40"E
A DISTANCE OF 137.50 FEET;
THENCE S73°25'13"E A DIS-
TANCE OF 120.83 FEET;
THENCE S30°31'03"E A DIS-
TANCE OF 128.93 FEET;
THENCE S04°12'31"W A
DISTANCE OF 98.24 FEET;

THENCE S32°18'43"W A DIS-
TANCE OF 75.82 FEET TO
THE POINT OF BEGINNING.

You are required to serve a copy of
your written defenses, if any, to it on
Sidney L. Vihlen, III, of Vihlen & As-
sociates, P.A., the Plaintiff's attorney,
whose address is 1540 International
Parkway, Suite 2000, Lake Mary,
Florida 32746, and email address is:
svihlen@vblaw.com, on or before
January 25, 2025 and file the origi-
nal with the clerk of this court either
before service on the Plaintiff's attor-
ney or immediately thereafter, at 255
N. Broadway Avenue, Bartow, Florida
33830, otherwise a default will be
entered against you for the relief de-
manded in the Complaint.
AMERICANS WITH DISABILITIES
ACT

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 Ave-
nue, 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.

DATED: DEC 19 2024
Stacy M. Butterfield, CPA
Clerk of the Court
(Seal) By: Asuncion Nieves
As Deputy Clerk

Sidney L. Vihlen, III,
Vihlen & Associates, P.A.,
Plaintiff's attorney,
1540 International Parkway,
Suite 2000,
Lake Mary, Florida 32746
January 3, 10, 2025 25-00001K

SUBSEQUENT INSERTIONS

--- ESTATE / SALES / PUBLIC SALES ---

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. 2018-CA-004558

MTGLQ INVESTORS, L.P.,
Plaintiff, v.
LARRY LAWHORN AND SANDRA
LAWHORN, et al,
Defendant(s).

NOTICE IS HEREBY GIVEN that
pursuant to a Final Judgment in
Foreclosure entered on November 20,
2024 and entered in Case No. 2018-
CA-004558 in the Circuit Court of the
10th Judicial Circuit in and for Polk
County, Florida, wherein MTGLQ
INVESTORS, L.P. is the Plaintiff and
LARRY LAWHORN and SANDRA
LAWHORN, are the Defendants. The
Clerk of the Court, Stacy M. Butterfield,
will sell to the highest bidder for cash
at <https://polk.realforeclose.com>, on
January 7, 2025 at 10:00 a.m., the
following described real property as set
forth in said Final Judgment, to-wit:

THAT PART OF THE EAST 1/2
OF THE SOUTH 23 ACRES
OF THE NORTHWEST 1/4
OF THE NORTHEAST 1/4
OF SECTION 5, TOWN-
SHIP 28 SOUTH, RANGE
23 EAST, POLK COUNTY,
FLORIDA, DESCRIBED AS
FOLLOWS: BEGINNING AT
THE NORTHWEST CORNER
OF SAID EAST 1/2 OF THE
SOUTH 23 ACRES; RUN
THENCE NORTH 89°37'52"
EAST, ALONG THE NORTH
LINE THEREOF, A DIS-

TANCE OF 637.52 FEET
TO THE WEST RIGHT-OF-
WAY LINE OF HARREL-
SON ROAD; THENCE RUN
SOUTH 00°20'53" EAST,
ALONG SAID RIGHT-OF-
WAY LINE, A DISTANCE OF
123.20 FEET; THENCE RUN
SOUTH 84°19'49" WEST A
DISTANCE OF 434.68 FEET;
THENCE RUN SOUTH
03°55'45" WEST A DISTANCE
OF 325.64 FEET; THENCE
RUN SOUTH 15°00'00"
WEST 125.67 FEET, TO THE
NORTHERLY RIGHT-OF-
WAY LINE OF COUNTY
ROAD #582 (KNIGHTS GRIF-
FIN ROAD), SAID POINT BE-
ING ON A CURVE HAVING
A RADIUS OF 1397.40 FEET;
THENCE RUN NORTHWEST-
ERLY ON THE ARC OF SAID
CURVE THROUGH A CENT-
RAL ANGLE OF 01°22'31",
AN ARC DISTANCE OF 33.54
FEET (SAID CURVE HAVING
A CHORD OF 33.54 FEET,
AND A CHORD BEARING OF
NORTH 66°57'09" WEST) TO
THE END OF SAID CURVE;
THENCE RUN NORTH
66°15'53" WEST 127.16 FEET
TO THE WEST LINE OF SAID
EAST 1/2 OF THE SOUTH
23 ACRES; THENCE RUN
NORTH 00°24'38" WEST,
ALONG SAID EAST LINE, A
DISTANCE OF 544.00 FEET
TO THE POINT OF BEGIN-
NING.

and commonly known as: 4025
KNIGHTS STATION, LAKE LAND, FL

33810 (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

IMPORTANT

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 Ave-
nue, 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 the seal of
the court on 20th day of December,
2024.

GHIDOTTI | BERGER LLP
Attorneys for Plaintiff
10800 Biscayne Blvd.,
Suite 201
Miami, FL 33161
Telephone: (305) 501-2808
Facsimile: (954) 780-5578
By: /s/ Jason Duggar
Jason Duggar, Esq.
Florida Bar No. 83813
fpleadings@ghidottiberger.com

Dec. 27, 2024; Jan. 3, 2025

24-01776K

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.

D28 Lionell Gary J06Christopher Thomas
Dec. 27, 2024; Jan. 3, 2025

Auction date: 01.29.2025

24-01762K

SECOND INSERTION

PUBLIC AUCTION

A-American Self Storage, 1019 Triangle St Lakeland, FL 33805 813 766-9166. A-American Self Storage hereby gives PUBLIC
notice of the disposal of property for the default of lease agreement, pursuant to Florida Statutes Section 83.801-83.809 on the
following individuals:

Customer Name	Inventory
Unit 24- Matthew Knight	personal property/tools/lawn equipment
Unit 5c- Clarence Green	tools, personal property/furniture
Unit P96- Thelma McCann	Automobile-1982 Jeep CJ-8 Scrambler Vin #1JCCN88F3CT066959

The contents if these units and parking spaces shall be disbursed of on or after Jan 15th at 11:00 am:
A-American Self Storage 1019 Triangle St Lakeland FL 33805

Dec. 27, 2024; Jan. 3, 2025

24-01760K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No. 24CP-4065
Division Probate
IN RE: ESTATE OF
PHILIP E. RAY
Deceased.

The administration of the estate of
Philip E. Ray, deceased, whose date of
death was August 17, 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 representa-
tives and the personal representatives'
attorney are set forth below.

All creditors of the decedent and oth-
er persons having claims or demands
against decedent's estate on whom a
copy of this notice is required to be
served must file their claims with this
court ON OR BEFORE THE LATER
OF 3 MONTHS AFTER THE TIME
OF THE FIRST PUBLICATION OF

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

The personal representative has no
duty to discover whether any prop-
erty held at the time of the deced-
ent's death by the decedent or the
decedent's surviving spouse is prop-
erty 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 writ-
ten 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 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 December 27, 2024.

Personal Representatives:
Debra L. Ray a/k/a Debra L. Franzon
Post Office Box 247
New Hill, North Carolina 27562
Gerald F. Sibila
64 Sargent Street
Haines City, Florida 33844

Attorney for Personal Representatives:
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
Dec. 27, 2024; Jan. 3, 2025

24-01773K

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.: 2023CA003255000000
PHH MORTGAGE
CORPORATION,
Plaintiff, VS.

THE ESTATE OF BOBBY
BATTLES, DECEASED;
SAMANTHA BATTLES A/K/A
SAMANTHA DIONE S SMART;
UNITED STATES OF AMERICA,
DEPARTMENT OF
HOUSING AND URBAN
DEVELOPMENT; RAYMOND
BATTLES; BENJAMIN BATTLES;
CARL BATTLES; SPENCER
BATTLES; UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
SURVIVING SPOUSE,
GRANTEES; TACARRA
LATESHIA BATTLES A/K/A
TACARRA BATTLES; ANY AND
ALL UNKNOWN PARTIES
CLAIMING BY, THROUGH,
UNDER AND AGAINST THE
HEREIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT
KNOWN TO BE DEAD OR ALIVE,
WHETHER SAID UNKNOWN
PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS,
DEVISEES, GRANTEES, OR
OTHER CLAIMANTS
Defendant(s).

NOTICE IS HEREBY GIVEN that sale
will be made pursuant to an Order or
Final Judgment. Final Judgment was
awarded on December 12, 2024 in Civil
Case No. 2023CA003255000000, of

the Circuit Court of the TENTH Judi-
cial Circuit in and for Polk County,
Florida, wherein, PHH MORTGAGE
CORPORATION is the Plaintiff, and
THE ESTATE OF BOBBY BATTLES,
DECEASED; SAMANTHA BATTLES
A/K/A SAMANTHA DIONE S
SMART; UNITED STATES OF AMER-
ICA, DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT; RAY-
MOND BATTLES; BENJAMIN BAT-
TLES; CARL BATTLES; SPENCER
BATTLES; UNKNOWN HEIRS, BEN-
EFICIARIES, DEVISEES, SURVIV-
ING SPOUSE, GRANTEES.; TACAR-
RA LATESHIA BATTLES A/K/A
TACARRA BATTLES; ANY AND
ALL UNKNOWN PARTIES CLAIM-
ING BY, THROUGH, UNDER AND
AGAINST THE HEREIN NAMED
INDIVIDUAL DEFENDANT(S) WHO
ARE NOT KNOWN TO BE DEAD
OR ALIVE, WHETHER SAID UN-
KNOWN PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS,
DEVISEES, GRANTEES, OR OTHER
CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. But-
terfield, CPA will sell to the highest bid-
der for cash at www.polk.realforeclose.com
on February 11, 2025 at 10:00:00
AM EST the following described real
property as set forth in said Final Judg-
ment, to-wit:

LOT 25, BLOCK "C", GOLDEN
NORTHGATE SUBDIVISION,
UNIT NO. 1, A SUBDIVISION
OF POLK COUNTY, FLOR-
IDA, ACCORDING TO THE
PLAT THEREOF RECORDED
IN PLAT BOOK 48, PAGE 21,
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA, SAID

SUBDIVISION. BEING LO-
CATED IN THE NE 1/4 OF
SECTION 11, TOWNSHIP 28
SOUTH, RANGE 23 EAST.

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

IMPORTANT

AMERICANS WITH DISABILI-
TIES ACT: If you are a person with a
disability 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 assis-
tance. 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 im-
mediately upon receiving this notification
if the time before the scheduled appear-
ance is less than 7 days; if you are hear-
ing or voice impaired, call 711.

Dated this 19th day of December,
2024.

ALDRIDGE PITE, LLP
Attorney for Plaintiff
5300 West Atlantic Avenue
Suite 303
Delray Beach, FL 33484
Telephone: 561-392-6391
Facsimile: 561-392-6965
/s/ John J. Cullaro
2024.12.19 09:48:53-05'00'
By: John J. Cullaro
FBN: 66699
Primary E-Mail:
ServiceMail@aldridgepite.com
1395-837B
Dec. 27, 2024; Jan. 3, 2025

24-01774K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
CIVIL ACTION
Case #: 2023CA004260000000
DIVISION: 8

Wells Fargo Bank, N.A.
Plaintiff, -vs-
Unknown Heirs, Devisees, Grantees,
Assignees, Creditors, Lienors, and
Trustees of James A. Simmons
a/k/a James Allen Simmons,
Deceased, and All Other Persons
Claiming by and Through, Under,
Against The Named Defendant(s);
Diane Simmons f/k/a Diane Willis
Gilder f/k/a Diane E. Gilder f/k/a
Diane Willis; Joanna M. Burdette;
Unknown Spouse of Diane Simmons
f/k/a Diane Willis Gilder f/k/a
Diane E. Gilder f/k/a Diane Willis;
Unknown Spouse of Joanna M.
Burdette; Unknown Heirs, Devisees,
Grantees, Assignees, Creditors,
Lienors, and Trustees of Rae Carlson
a/k/a Rae Freda Carlson a/k/a Rae
F. Carlson a/k/a Rae F. Donelson,
Deceased, and All Other Persons
Claiming by and Through, Under,
Against The Named Defendant(s);
Julie Rae Carlson a/k/a Julie R.
Carlson a/k/a Julie Rae Dowling;
James A. Dowling; Susan M. Dorsett
a/k/a Susie M. Dorsett a/k/a Susie
M. Schnitz; Gale A. Troup; Doyle

Clair Carlson a/k/a Doyle C. Carlson
Jr.; 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. 2023CA004260000000 of
the Circuit Court of the 10th Judicial
Circuit in and for Polk County, Florida,
wherein Wells Fargo Bank, N.A.,
Plaintiff and Unknown Heirs, Devisees,
Grantees, Assignees, Creditors, Lienors,
and Trustees of James A. Simmons
a/k/a James Allen Simmons, Deceased,
and All Other Persons Claiming by and
Through, Under, Against The Named
Defendant(s) 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 January 14, 2025, the
following described property as set
forth in said Final Judgment, to-wit:

LOTS 12 AND 13, BLOCK 63,
MAP OF DAVENPORT, AC-
CORDING TO THE PLAT
THEREOF, RECORDED IN
PLAT BOOK 3, PAGE 58, 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 NO LATER THAN
THE DATE THAT THE CLERK
REPORTS THE FUNDS AS UN-
CLAIMED.

IF YOU ARE A PERSON WITH
A DISABILITY WHO NEEDS ANY
ACCOMMODATION IN ORDER TO
PARTICIPATE IN THIS PROCEED-
ING, YOU ARE ENTITLED, AT NO
COST TO YOU, TO THE PROVI-
SION OF CERTAIN ASSISTANCE.
PLEASE CONTACT THE COURT
ADMINISTRATION, (863)-534-4690
WITHIN 2 WORKING DAYS OF
YOUR RECEIPT OF THIS NOTICE.
IF YOU ARE HEARING OR VOICE
IMPAIRED, CALL TDD (863) 534-
7777 OR FLORIDA RELAY SERVICE
1-800-955-8770.

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
22-327292 FC01 WNI
Dec. 27 2024; Jan. 3, 2025

24-01766K

SAVE
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FLORIDA BUSINESS OBSERVER FOR THE GULF
Business
Observer

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.