

POLK COUNTY LEGAL NOTICES

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

FIRST INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 24CP-3987 Division Probate IN RE: ESTATE OF JOHN F. TYSARCZYK Deceased.</p> <p>The administration of the estate of John F. Tysarczyk, deceased, whose date of death was October 15, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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 un-</p>
<p>der s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 18, 2025.</p> <p>Personal Representative: /s/ Jama L. Tysarczyk Jama L. Tysarczyk 211 Drayton Ave. Davenport, Florida 33837 Attorney for Personal Representative: /s/ Charlotte C. Stone Charlotte C. Stone, Esq. Florida Bar Number: 21297 Stone Law Group, P.L. 123 US Hwy 27 North Sebring, Florida 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425 E-Mail: charlotte@stonelawgroupfl.com Secondary E-Mail: tami@stonelawgroupfl.com July 18, 25, 2025 25-01053K</p>

FIRST INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION CASE NO. 2025CP001387A000BA IN RE: ESTATE OF TONY LEE WIGGINS, Deceased.</p> <p>The administration of the estate of Tony Lee Wiggins, deceased, whose date of death was January 2, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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,</p>
<p>unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 18, 2025.</p> <p>Personal Representative: Brandy Michelle Randolph 7024 County Road 34 Dadeville, Alabama 36853 Attorney for Personal Representative: Melissa L. Wheaton, Esquire Florida Bar No. 641324 Killgore, Pearlman, P.A. 800 N. Magnolia Ave, Suite 1500 Orlando, Florida 32803 Telephone: 407-425-1020 Email: mwheaton@kpsds.com Secondary Email: esagar@kpsds.com July 18, 25, 2025 25-01046K</p>

FIRST INSERTION
<p>NOTICE OF SALE IN THE COUNTY COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case No. 2024CC005512000000 CENTRAL RIDGE ESTATES HOMEOWNERS' ASSOCIATION, INC., Plaintiff, v. ALEXIS JAVIER SANTANA BERROCALES and UNKNOWN TENANT(S), Defendants.</p> <p>Notice is hereby given that pursuant to Paragraph 5 of the Final Judgment of Foreclosure entered in the case pending in the County Court of the Tenth Judicial Circuit in and for Polk County, Florida, Case No. 2024CC005512000000 the Clerk of the Court, Polk County, shall sell the property situated in said county, described as:</p> <p>Lot 16, CENTRAL RIDGE ESTATES, according to the plat or map thereof, as recorded in Plat Book 149, Page 13 and 14, Public Records of Polk County, Florida. PARCEL ID NO.: 28-31-28-965101-000160 ("Property") Property Address: 540 Central Ridge Ln, Frostproof, Florida 33843</p> <p>at public sale, to the highest and best bidder for cash at 10:00 a.m. on August 8, 2025. The sale shall be conducted online at http://www.polk.realeforeclose.com. Any person claiming an interest</p>
<p>in the surplus proceeds from the sale, if any, other than the property owner as of the date of the notice, must file a claim within 60 days after the sale.</p> <p>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.</p> <p>Dated this 15th day of July 2025.</p> <p>RABIN PARKER GURLEY, P.A. 2653 McCormick Drive Clearwater, Florida 33759 Telephone: (727)475-5535 Facsimile: (727)723-1131 For Electronic Service: Pleadings@rpglaw.com Counsel for Plaintiff By: /s/ Nicholas T. Pizanias Monique E. Parker, Florida Bar No. 0669210 Bennett L. Rabin, Florida Bar No. 0394580 Adam C. Gurley, Florida Bar No. 0112519 Nicholaos T. Pizanias, Florida Bar No. 118857 10526-006 July 18, 25, 2025 25-01072K</p>

FIRST INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2025-CP-002274-A000-BA IN RE: ESTATE OF PATRICIA G. LESLIE, Deceased.</p> <p>The administration of the Estate of Patricia G. Leslie, deceased, whose date of death was May 21, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.</p> <p>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.</p> <p>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,</p>
<p>unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 18, 2025.</p> <p>Personal Representative: Carol J. Wallace 310 E. Main Street Lakeland, Florida 33801 Attorney for Personal Representative: Carol J. Wallace Attorney for Personal Representative Elder Law Firm of Clements & Wallace, PL 310 East Main Street Lakeland, Florida 33801 Telephone: (863) 687-2287 Fax: (863) 682-7385 E-Mail: cwallace@mclements.com 2nd E-Mail: abaustert@mclements.com July 18, 25, 2025 25-01062K</p>

FIRST INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT, TENTH JUDICIAL CIRCUIT, STATE OF FLORIDA, IN AND FOR POLK COUNTY PROBATE DIVISION FILE NO.: 2025-CP-002307 IN RE: GREGORY WAYNE FLEMING Deceased.</p> <p>The administration of the estate of Gregory Wayne Fleming, deceased, whose date of death was April 21, 2025 is pending in the Circuit Court for Polk County, Florida, Probate Division; File No. 2025-CP-002307; the address of which is 255 North Broadway Ave. Bartow, FL 33830-3912. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturred, contingent or liquidated claims, and who have been served a copy of this notice, must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against the decedent's estate,</p>
<p>including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>THE DATE OF FIRST PUBLICATION OF THIS NOTICE IS July 18, 2025.</p> <p>Petitioner NOEL RIZZUTO 3609 39th Street North St. Petersburg, FL 33713 Attorneys for Petitioner D. Michael Lins, Esquire Florida Bar No. 435899 J. Michael Lins, Esquire Florida Bar No.: 1011033 LINS LAW GROUP, P.A. 14497 N. Dale Mabry Hwy., Suite 160-N Tampa, FL 33618 Ph. (813) 386-5768 Primary E-mail: mike@linslawgroup.com Secondary E-Mail: kris@linslawgroup.com July 18, 25, 2025 25-01071K</p>

FIRST INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2025-CP-002008-A000-BA IN RE: ESTATE OF JOHN H. MAY, JR. Deceased.</p> <p>The administration of the estate of John H. May, Jr., deceased, whose date of death was July 1, 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.</p> <p>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.</p> <p>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,</p>
<p>unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.</p> <p>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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is July 18, 2025.</p> <p>Personal Representative: Barbara C. Mann 405 Laurel Cove Way Winter Haven, Florida 33884 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 July 18, 25, 2025 25-01069K</p>

FIRST INSERTION
<p>Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes</p> <p>NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of KITTO ENVIRONMENTAL SERVICES located at 125 7th Wahneta St E, in the County of Polk in the City of Winter Haven, Florida 33880 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.</p> <p>Dated at Winter Haven, Florida, this 16th day of July, 2025.</p> <p>Kitto Environmental Services LLC July 18, 2025 25-01078K</p>
<p>FIRST INSERTION</p> <p>NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09</p> <p>NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Branch Of Life Realty, located at 614 Bittern Court, in the City of Kissimmee, County of Polk, State of FL, 34759, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.</p> <p>Dated this 16 of July, 2025.</p> <p>Manuel Angel Gonzalez Millan 614 Bittern Court Kissimmee, FL 34759 July 18, 2025 25-01080K</p>

FIRST INSERTION	FIRST INSERTION				
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY FLORIDA PROBATE DIVISION File Number: 2025CP001179A000BA IN RE: ESTATE OF TERESA LUZ DIAZ Deceased.</p> <p>TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:</p> <p>You are hereby notified that an Order of Summary Administration has been entered in the estate of Luz Teresa Diaz, deceased, File Number 2025CP001179A000BA, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, FL 33830; that the decedent's date of death was Nov- ember 17, 2024; that the total value of the estate is \$45,000 Tax Surplus and that the names and addresses of those to whom it has been assigned by such order are:</p> <table><tr><th>Name</th><th>Address</th></tr><tr><td>Emmanuel Ayende</td><td>234 Hibiscus Street, Winter Haven, FL 33881-0724</td></tr></table> <p>ALL INTERESTED PERSONS ARE NOTIFIED THAT:</p> <p>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 sur- viving spouse is property to which the Florida Uniform Disposition of Com- munity Property Rights at Death Act as described in Florida Statute 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.</p> <p>All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Sum- mary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN 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.</p> <p>The date of first publication of this notice is: July 18, 2025</p> <p>Personal Representative Emmanuel Ayende 234 Hibiscus Street Winter Haven, FL 33881-0724 863-521-7595</p> <p>Attorney for the Personal Representaive Caleb D. King 1044937 LHP LAW PLLC 2436 N Federal Highway 372 Lighthouse Point, FL 33064 954-951-0501 caleb@calebkinglaw.net July 18, 25, 2025 25-01045K</p>	Name	Address	Emmanuel Ayende	234 Hibiscus Street, Winter Haven, FL 33881-0724	<p>SECOND AMENDED NOTICE OF ACTION (formal notice by publication) (amended to obtain updated dates) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-001485 IN RE: ESTATE OF TY*MARI ISHAI MASSAIAH WHITE, Deceased.</p> <p>TO: CHRISTOPHER WHITE, as Fa- ther and Natural Guardian of TY*MARI ISHAI MASSAIAH WHITE, address is unknown.</p> <p>YOU ARE NOTIFIED that a Notice of Administration has ben filed in this court. You are required to serve a copy of your written defenses, if any, on pe- titioner's attorney, whose name and ad- dress are:</p> <p>DAVID W. VELIZ, ESQUIRE, 630 North Wymore Road, Suite 330, Maitland, FL 32751 on or before August 15, 2025, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Fail- ure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.</p> <p>Signed on this 2nd day of July, 2025, /s/ Stacy Butterfield, CPA As Clerk of the Court (SEAL) By: Donna Miles As Deputy Clerk</p> <p>First publication on July 18, 2025. July 18, 25; Aug. 1, 8, 2025 25-01073K</p>
Name	Address				
Emmanuel Ayende	234 Hibiscus Street, Winter Haven, FL 33881-0724				

FIRST INSERTION
<p>Notice Under Fictitious Name Law According to Florida Statute Number 865.09</p> <p>NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Rinconito Studio located at 1518 shorewood dr in the City of AUBURN-DALE, FL, Polk County, FL 33823 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.</p> <p>Dated this 13th day of July, 2025.</p> <p>Tiffany Maldonado July 18, 2025 25-01065K</p>
<p>FIRST INSERTION</p> <p>PUBLIC NOTICE</p> <p>Effective June 16, 2025, Pedro Ruiz, MD., is no longer providing care at WellMed. Patients of Dr. Ruiz may continue care at WellMed at SE Lakeland Patients can obtain copies of their medical records at:</p> <p>WellMed at SE Lakeland 4740 Exploration Ave. Lakeland, FL 33812 Phone: 1-863-666-9020 Fax: 1-817-514-7879 July 18, 25; Aug. 1, 8, 2025 25-01063K</p>

FIRST INSERTION
<p>NOTICE UNDER FICTITIOUS NAME</p> <p>TO WHOM IT MAY CONCERN: Notice is hereby given that the under signed pursuant to the "Fictitious Name Statute, Chapter 865.09, Florida Statutes, will register with the Division of Corporations, Department of State, State of Florida upon receipt of this notice. The fictitious name, to-wit: AdventHealth Medical Group Cardiovascular Surgery at Davenport under which (we are) engaged in business at 40124 US Hwy 27, Suite 204 in Davenport, FL 33837-5905. That the (party) (parties) interested in said business enterprise is as follows: Florida Hospital Medical Group, Inc. at Davenport, Polk County, Florida, on 07/08/2025, Polk County, Davenport, FL July 18, 2025 25-01047K</p>

FIRST INSERTION
<p>FICTITIOUS NAME NOTICE</p> <p>Notice is hereby given that EL KIOSKO MEXICAN RESTAURANT CORP, OWNER, desiring to engage in business under the fictitious name of I'QUE CHULADA! LA MEXICANA located at 2700 POSNER BLVD, DAVENPORT, FLORIDA 33837 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. July 18, 2025 25-01056K</p>

FIRST INSERTION
<p>SECOND AMENDED NOTICE OF ACTION (formal notice by publication) (amended to obtain updated dates) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-001485 IN RE: ESTATE OF TY'MARI ISHAI MASSAIAH WHITE, Deceased.</p> <p>TO: CHRISTOPHER WHITE, as Father and Natural Guardian of TY'MARI ISHAI MASSAIAH WHITE, address is unknown.</p> <p>YOU ARE NOTIFIED that a Notice of Administration has ben filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address are:</p> <p>DAVID W. VELIZ, ESQUIRE, 630 North Wymore Road, Suite 330, Maitland, FL 32751 on or before August 15, 2025, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.</p> <p>Signed on this 2nd day of July, 2025. /s/ Stacy Butterfield, CPA As Clerk of the Court (SEAL) By: Donna Miles As Deputy Clerk First publication on July 18, 2025. July 18, 25; Aug. 1, 8, 2025 25-01073K</p>

FIRST INSERTION
<p>Notice Under Fictitious Name Law According to Florida Statute Number 865.09</p> <p>NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Rinconito Studio located at 1518 shorewood dr in the City of AUBURN-DALE, FL, Polk County, FL 33823 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.</p> <p>Dated this 13th day of July, 2025.</p> <p>Tiffany Maldonado July 18, 2025 25-01065K</p>
<p>FIRST INSERTION</p> <p>PUBLIC NOTICE</p> <p>Effective June 16, 2025, Pedro Ruiz, MD., is no longer providing care at WellMed. Patients of Dr. Ruiz may continue care at WellMed at SE Lakeland Patients can obtain copies of their medical records at:</p> <p>WellMed at SE Lakeland 4740 Exploration Ave. Lakeland, FL 33812 Phone: 1-863-666-9020 Fax: 1-817-514-7879 July 18, 25; Aug. 1, 8, 2025 25-01063K</p>

PUBLIC SALES / ESTATE ---

FIRST INSERTION

HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE IMPOSITION OF OPERATIONS AND MAINTENANCE SPECIAL ASSESSMENTS, ADOPTION OF AN ASSESSMENT ROLL, AND THE LEVY, COLLECTION, AND ENFORCEMENT OF THE SAME; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

Upcoming Public Hearings, and Regular Meeting

The Board of Supervisors (“**Board**”) for the Hawthorne Mill North Community Development District (“**District**”) will hold a public hearing and a regular meeting on **August 13, 2025, at 9:30 at Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897.**

Pursuant to Chapter 190, *Florida Statutes*, the Board previously adopted its budget (“**Budget**”) for the fiscal year beginning October 1, 2025 and ending September 30, 2026 (“**Fiscal Year 2025/2026**”). The public hearing is being held pursuant to Chapters 190, 197, and/or 170, *Florida Statutes*, to consider the imposition of operations and maintenance special assessments (“O&M Assessments”) upon the lands located within the District, to fund the Budget for Fiscal Year 2025/2026; to consider the adoption of an assessment roll; and, to provide for the levy, collection, and enforcement of assessments. At the conclusion of the hearings, the Board will, by resolution, levy O&M Assessments as finally approved by the Board. A Board meeting of the District will also be held where the Board may consider any other District business.

Description of Assessments

The District imposes O&M Assessments on benefitted property within the District for the purpose of funding the District's general administrative, operations, and maintenance budget. A geographic depiction of the property potentially subject to the proposed O&M Assessments is identified in the map attached hereto. The table below shows the schedule of the proposed O&M Assessments, which are subject to change at the hearing:

Land Use	Total # of Units / Acres	EAU/ERU	Annual O&M Assessment(1)
SF Lot	720	1.00	\$529.42
Undeveloped Land	229.71	2.11	\$1,117.81

(1) Annual O&M Assessment assumes County collection costs and early payment discounts, which do not apply to assessments collected off-roll.

For all O&M Assessments levied to fund the Budget for Fiscal Year 2025/2026, the District expects to collect no more than **\$596,205** in gross revenue. The O&M Assessments may be collected on the County tax roll or by direct bill from the District's Manager. Note that the O&M Assessments are in addition to any debt service assessments, if any, previously levied by the District and due to be collected for Fiscal Year 2025/2026. **IT IS IMPORTANT TO PAY YOUR ASSESSMENT BECAUSE FAILURE TO PAY WILL CAUSE A TAX CERTIFICATE TO BE ISSUED AGAINST THE PROPERTY WHICH MAY RESULT IN LOSS OF TITLE, OR**

July 18, 2025

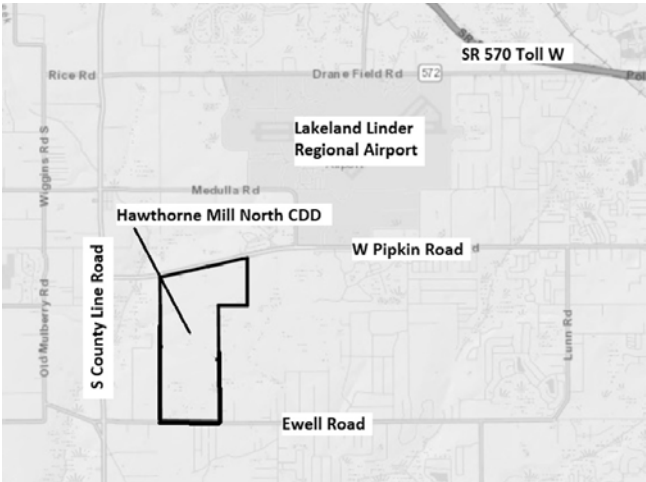
FOR DIRECT BILLED ASSESSMENTS, MAY RESULT IN A FORECLOSURE ACTION, WHICH ALSO MAY RESULT IN A LOSS OF TITLE.

Additional Provisions

The public hearings and meeting are open to the public and will be conducted in accordance with Florida law. A copy of the Budget and assessment roll, and the agenda, for the hearings and meeting may be obtained by contacting **Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Ph: 561-571-0010 (“District Manager's Office”)**. The public hearings and meeting may be continued to a date, time, and place to be specified on the record. There may be occasions when staff or board members may participate by speaker telephone. Any person requiring special accommodations 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.

Please note that all affected property owners have the right to appear and comment at the public hearings and meeting, and may also file written objections with the District Manager's Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. If you have any questions, please do not hesitate to contact the District Manager's Office.

District Manager



25-01076K

FIRST INSERTION

FOX BRANCH RANCH COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2025/2026 BUDGET; NOTICE OF PUBLIC HEARING TO CONSIDER THE IMPOSITION OF OPERATIONS AND MAINTENANCE SPECIAL ASSESSMENTS, ADOPTION OF AN ASSESSMENT ROLL, AND THE LEVY, COLLECTION, AND ENFORCEMENT OF THE SAME; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

Upcoming Public Hearings, and Regular Meeting

The Board of Supervisors (“**Board**”) for the Fox Branch Ranch Community Development District (“**District**”) will hold the following two public hearings and a regular meeting on **August 13, 2025, 9:30 a.m. at Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897.**

The first public hearing is being held pursuant to Chapter 190, *Florida Statutes*, to receive public comment and objections on the District's proposed budget (“**Proposed Budget**”) for the fiscal year beginning October 1, 2025 and ending September 30, 2026 (“**Fiscal Year 2025/2026**”). The second public hearing is being held pursuant to Chapters 190, 197, and/or 170, *Florida Statutes*, to consider the imposition of operations and maintenance special assessments (“O&M Assessments”) upon the lands located within the District, to fund the Proposed Budget for Fiscal Year 2025/2026; to consider the adoption of an assessment roll; and, to provide for the levy, collection, and enforcement of assessments. At the conclusion of the hearings, the Board will, by resolution, adopt a budget and levy O&M Assessments as finally approved by the Board. A Board meeting of the District will also be held where the Board may consider any other District business.

Description of Assessments

The District imposes O&M Assessments on benefitted property within the District for the purpose of funding the District's general administrative, operations, and maintenance budget. A geographic depiction of the property potentially subject to the proposed O&M Assessments is identified in the map attached hereto. The table below shows the schedule of the proposed O&M Assessments, which are subject to change at the hearing:

Land Use	Total # of Units / Acres	Annual O&M Assessment(1)
SF Lot	607	\$734.24

(1) Annual O&M Assessment may also include County collection costs and early payment discounts.

The O&M Assessments may be collected on the County tax roll or by direct bill from the District's Manager. Note that the O&M Assessments are in addition to any debt service assessments, if any, previously levied by the District and due to be collected for Fiscal Year 2025/2026. Pursuant to Section 197.3632(4), *Florida Statutes*, the lien amount shall serve as the “maximum rate” authorized by law for operation and maintenance assessments, and no hearing will be held in future years unless the O&M Assessments increase beyond the amounts set forth below. **IT IS IMPORTANT TO PAY YOUR ASSESSMENT BECAUSE FAILURE TO PAY WILL CAUSE A TAX CERTIFICATE TO BE ISSUED AGAINST THE PROPERTY WHICH MAY RESULT IN LOSS OF TITLE, OR FOR DIRECT BILLED ASSESSMENTS, MAY RESULT IN A FORECLOSURE ACTION, WHICH ALSO MAY RESULT IN A LOSS OF TITLE.**

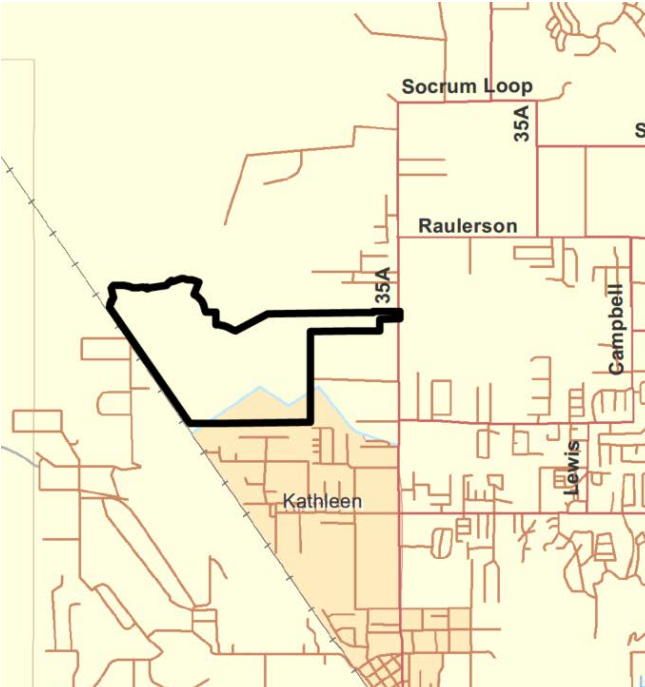
July 18, 2025

Additional Provisions

The public hearings and meeting are open to the public and will be conducted in accordance with Florida law. A copy of the Proposed Budget and assessment roll, and the agenda, for the hearings and meeting may be obtained by contacting **Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Ph: 561-571-0010 (“District Manager's Office”)**. The public hearings and meeting may be continued to a date, time, and place to be specified on the record. There may be occasions when staff or board members may participate by speaker telephone. Any person requiring special accommodations 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.

Please note that all affected property owners have the right to appear and comment at the public hearings and meeting, and may also file written objections with the District Manager's Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. If you have any questions, please do not hesitate to contact the District Manager's Office.

District Manager



25-01081K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2025-CP-002248-A000-BA
IN RE: ESTATE OF
RICHARD DEAN MURPHY
Deceased.

The administration of the estate of Richard Dean Murphy, deceased, whose date of death was May 23, 2025, 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 co-personal representatives and the co-personal representatives' attorney are set forth below.

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

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. The written demand must be filed with the clerk.

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 July 18, 2025.

Co-Personal Representatives:
Patrick Murphy
1616 Lagoon Road
Lakeland, Florida 33803
Kathleen L. Day
1719 Kings Point Blvd.
Kissimmee, FL 34744

Attorney for
Co-Personal Representatives:
Mark G. Turner, Esquire
Florida Bar Number: 794929
Straughn & Turner, P.A.
Post Office Box 2295
Winter Haven, Florida 33883-2295
Telephone: (863) 293-1184
Fax: (863) 293-3051
E-Mail: mturner@straughnturner.com
Secondary E-Mail:
ahall@straughnturner.com
July 18, 25, 2025 25-01070K

FIRST INSERTION

PEACE CROSSING COMMUNITY
DEVELOPMENT DISTRICT
NOTICE OF PUBLIC HEARING
TO CONSIDER THE ADOPTION
OF THE FISCAL YEAR 2026
PROPOSED BUDGET(S); AND
NOTICE OF REGULAR BOARD OF
SUPERVISORS' MEETING.

The Board of Supervisors (“**Board**”) of the Peace Crossing Community Development District (“**District**”) will hold a public hearing and regular meeting as follows:

DATE: August 7, 2025
TIME: 11:30 a.m.
LOCATION: City of Davenport
Community Center
207 North Blvd West
Davenport, Florida 33837

The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 (“**Proposed Budget**”). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431 Ph: (561) 571-0010 (“**District Manager's Office**”), during normal business hours, or by visiting the District's website at <https://peacecrossinggdd.net>.

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

Any person requiring special accommodations at the public hearing or meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and 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 public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager
July 18, 25, 2025 25-01061K

FIRST INSERTION

LAKE ASHTON II COMMUNITY
DEVELOPMENT DISTRICT
NOTICE OF PUBLIC HEARING
TO CONSIDER THE ADOPTION
OF THE FISCAL YEAR 2026
PROPOSED BUDGET(S); AND
NOTICE OF REGULAR BOARD OF
SUPERVISORS' MEETING.

The Board of Supervisors (“**Board**”) of the Lake Ashton II Community Development District (“**District**”) will hold a public hearing and regular meeting as follows:

DATE: August 21, 2025
TIME: 9:00 a.m.
LOCATION: Lake Ashton II
Health & Fitness Center
6052 Pebble Beach Blvd.
Winter Haven, Florida 33884

The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 (“**Proposed Budget**”). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Governmental Management Services – Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619 Ph: (813) 344-4844 (“**District Manager's Office**”), during normal business hours, or by visiting the District's website at <https://lakeashton2cdd.com>.

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

Any person requiring special accommodations at the public hearing or meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and 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 public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager
July 18, 2025 25-01050K

FIRST INSERTION

PUBLIC NOTICE

Effective June 16, 2025, Jose L. Acuna, MD., is no longer providing care at WellMed. Patients of Dr. Acuna may continue care at WellMed at SE Lakeland Patients can obtain copies of their medical records at:

WellMed at SE Lakeland
4740 Exploration Ave.
Lakeland, FL 33812
Phone: 1-863-666-9020
Fax: 1-817-514-7879
July 18, 25; Aug. 1, 8, 2025 25-01064K

PUBLISH YOUR LEGAL NOTICE

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Call 941-906-9386

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Business Observer

WORLD'S LARGEST BUSINESS OBSERVER

PUBLIC SALES

FIRST INSERTION

NOTICE OF PUBLIC HEARINGS TO CONSIDER THE IMPOSITION OF SPECIAL ASSESSMENTS PURSUANT TO SECTIONS 170.07 AND 197.3632, *FLORIDA STATUTES*, BY THE HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT

(EXPANSION PARCEL)

NOTICE OF SPECIAL MEETING OF THE HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT

In accordance with Chapters 170, 190 and 197, *Florida Statutes*, the Hawthorne Mill North Community Development District's ("District") Board of Supervisors ("Board") hereby provides notice of the following public hearings and public meet-ing:

NOTICE OF PUBLIC HEARINGS'	
DATE:	August 13, 2025
TIME:	9:30 a.m.
LOCATION:	Holiday Inn Express & Suites – Orlando South 4050 Hotel Drive Davenport, Florida 33897

¹ The public hearings were originally scheduled for May 14, 2025, but were resched-uled in order to ensure proper notice.

The purpose of the public hearings announced above is to consider the imposition of special assessments ("Debt Assessments"), and adoption of assessment rolls to secure proposed bonds, on benefited lands within the District and known as the "Expansion Parcel" (defined below), and, to provide for the levy, collection and enforcement of the Debt Assessments. The proposed bonds secured by the Debt Assessments are intended to finance certain public infrastructure improvements, including, but not limited to, stormwater management, water and sewer utilities, landscape, irrigation, lighting, and other infrastructure improvements (together, "Project"), benefitting certain lands within the District. The Project is described in more detail in the *Amended and Restated Engineer's Report* ("Engineer's Report").

On May 11, 2022, and after notice and a public hearing, the District's Board of Su-pervisors adopted Resolution 2022-32 and levied the Debt Assessments on all ben-efitted property within the District, as the District's boundaries existed at that time. September 3, 2024, and at the request of the District's Board of Supervisors, the City Commission of the City of Lakeland, Florida adopted Ordinance No. 24-029, expanding the District's boundaries to include an "Expansion Parcel," which is an approximately 198 acre parcel located at the south of the original District boundar-ies. The purpose of the public hearings announced above is to levy and impose the Debt Assessments on the Expansion Parcel.

The Debt Assessments are proposed to be levied as one or more assessment liens and allocated to the benefitted lands within the assessment area, as set forth in the *Amended and Restated Master Special Assessment Methodology Report* ("Assess-ment Report"). At the conclusion of the public hearings, the Board will, by resolu-tion, levy and impose the Debt Assessments as finally approved by the Board. A special meeting of the District will also be held where the Board may consider any other business that may properly come before it.

The District is located entirely within the City of Lakeland, Florida, and consists of approximately 487 acres. The site is located south of Medulla Road, west of Lunn Road, east of South County Line Road, and north of Ewell Road. A geographic de-piction of the District is shown below. All lands within the District are expected to be improved in accordance with the reports identified above.

A description of the property to be assessed and the amount to be assessed to each piece or parcel of property may be ascertained at the "District's Office" located at c/o Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Ra-ton, Florida 33431 (877)276-0889. Also, a copy of the agendas and other documents referenced herein may be obtained from the District Office.

Proposed Debt Assessments

The proposed Debt Assessments are in an amount not-to-exceed **\$28,600,000** (principal only, not including interest or collection costs or early payment dis-counts), and are as follows:

Product Type	Planned Units for Expansion Parcel	ERUs	Total Debt Assessment per Unit	Annual Debt Assessment Per Unit
SF 40'	77	0.8	\$5,312	\$5,712
SF 50'	213	1.0	\$6,640	\$7,140
SF 60'	90	1.2	\$7,968	\$8,568
Townhome	0	0.4		
TOTAL:	380			

The assessments shall be paid in not more than thirty (30) annual installments sub-sequent to the issuance of debt to finance the improvements. These annual assess-ments will be collected on the County tax roll by the Tax Collector. Alternatively, the District may choose to directly collect and enforce these assessments.

The public hearings and meeting are open to the public and will be conducted in accordance with Florida law. The public hearings and meeting may be continued to a date, time, and place to be specified on the record. There may be occasions when staff or board members may participate by speaker telephone. Any person requir-ing special accommodations because of a disability or physical impairment should contact the District 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 Office.

Please note that all affected property owners have the right to appear and comment at the public hearings and meeting and may also file written objections with the District Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter con-sidered at the public hearings or meeting is advised that person will need a record July 18, 25, 2025

of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager

RESOLUTION 2025-06

[RESOLUTION DECLARING DEBT ASSESSMENTS – BOUNDARY AMENDMENT PARCEL]

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT DECLARING SPECIAL ASSESSMENTS; DESIGNATING THE NATURE AND LOCATION OF THE PROPOSED IMPROVE-MENTS; DECLARING THE TOTAL ESTIMATED COST OF THE IM-PROVEMENTS, THE PORTION TO BE PAID BY ASSESSMENTS, AND THE MANNER AND TIMING IN WHICH THE ASSESSMENTS ARE TO BE PAID; DESIGNATING THE LANDS UPON WHICH THE ASSESSMENTS SHALL BE LEVIED; PROVIDING FOR AN ASSESSMENT PLAT AND A PRELIMINARY ASSESSMENT ROLL; ADDRESSING THE SETTING OF PUBLIC HEARINGS; PROVID-ING FOR PUBLICATION OF THIS RESOLUTION; AND ADDRESS-ING CONFLICTS, SEVERABILITY AND AN EFFECTIVE DATE.

WHEREAS, the Hawthorne Mill North Community Development District ("Dis-trict") is a local unit of special-purpose government organized and existing under and pursuant to Chapter 190, *Florida Statutes*; and

WHEREAS, the District is authorized by Chapter 190, *Florida Statutes*, to finance, fund, plan, establish, acquire, install, equip, operate, extend, construct, or recon-struct roadways, sewer and water distribution systems, stormwater management/earthwork improvements, landscape, irrigation and entry features, conservation and mitigation, street lighting and other infrastructure projects, and services neces-sitated by the development of, and serving lands within, the District; and

WHEREAS, on May 11, 2022, and after notice and a public hearing, the District's Board of Supervisors adopted Resolution 2022-32 and determined to undertake, install, plan, establish, construct or reconstruct, enlarge or extend, equip, acquire, operate, and/or maintain the District's overall capital improvement plan ("Project") as described in the Engineer's Report, dated March 9, 2022 ("Engineer's Report"), which is attached hereto as **Exhibit A** and incorporated herein by reference; and

WHEREAS, as part of Resolution 2022-32, the District determined that it is in the best interest of the District to pay for all or a portion of the cost of the Project by the levy of special assessments ("Assessments") using the methodology set forth in that *Master Special Assessment Methodology Report*, dated March 9, 2022, which is attached hereto as **Exhibit B**, incorporated herein by reference, and on file with the District Manager at c/o Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431 ("District Records Office"); and

WHEREAS, on September 3, 2024, and at the request of the District's Board of Su-pervisors, the City Commission for the City of Lakeland, Florida adopted Ordinance No. 24-029 expanding the District's boundaries to include a "Boundary Amend-ment Parcel," which is described herein as **Exhibit C**; and

WHEREAS, the District now desires to levy the Assessments on the Boundary Amendment Parcel, which is part of the District's Project as set forth in **Exhibit A**;

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT:

1. **AUTHORITY FOR THIS RESOLUTION; INCORPORATION OF RECIT-ALS.** This Resolution is adopted pursuant to the provisions of Florida law, including without limitation Chapters 170, 190 and 197, *Florida Statutes*. The recitals stated above are incorporated herein and are adopted by the Board as true and correct statements.

2. **DECLARATION OF ASSESSMENTS.** The Board hereby declares that it has determined to undertake the Project and to defray all or a portion of the cost thereof by the Assessments.

3. **DESIGNATING THE NATURE AND LOCATION OF IMPROVEMENTS.** The nature and general location of and plans and specifications for the Project are described in Exhibit A, which is on file at the District Records Office. Exhibit B is also on file and available for public inspection at the same location.

4. **DECLARING THE TOTAL ESTIMATED COST OF THE IMPROVEMENTS, THE PORTION TO BE PAID BY ASSESSMENTS, AND THE MANNER AND TIMING IN WHICH THE ASSESSMENTS ARE TO BE PAID.**
A. The total estimated cost of the Project, including the portion that relates to the Boundary Amendment Parcel, is **\$20,661,028** ("Estimated Cost").

B. The Assessments, including the portion that relates to the Boundary Amend-ment Parcel, will defray approximately **\$28,600,000** which is the anticipated maximum par value of any bonds and which includes all or a portion of the Estimated Cost, as well as other financing-related costs, as set forth in **Exhibit B**, and which is in addition to interest and collection costs. On an annual basis, the Assessments will defray no more than approximately **\$2,540,465** per year, again as set forth in **Exhibit B**.

C. The manner in which the Assessments shall be apportioned and paid is set forth in **Exhibit B**, as may be modified by supplemental assessment resolutions. The Assessments will constitute a "master" lien, which may be imposed without further public hearing in one or more separate liens each securing a series of bonds, and each as determined by supplemental assessment resolution. With respect to each lien securing a series of bonds, the special assessments shall be paid in not more than (30) thirty yearly installments. The special assessments may be payable at the same time and in the same manner as are ad-valorem tax-es and collected pursuant to Chapter 197, *Florida Statutes*; provided, however, that in the event the uniform non ad-valorem assessment method of collecting the Assessments is not available to the District in any year, or if determined by the District to be in its best interest, the Assessments may be collected as is otherwise permitted by law, including but not limited to by direct bill. The decision to collect special assessments by any particular method – e.g., on the tax roll or by direct bill – does not mean that such method will be used to collect special assessments in future years, and the District reserves the right to select collection methods in any given year, regardless of past practices.

5. **DESIGNATING THE LANDS UPON WHICH THE SPECIAL ASSES-MENTS SHALL BE LEVIED.** The Assessments securing the Project shall be lev-ied on the lands within the District, including the Boundary Amendment Parcel, as described in **Exhibit B**, and as further designated by the assessment plat hereinafter provided for.

6. **ASSESSMENT PLAT.** Pursuant to Section 170.04, *Florida Statutes*, there is on file, at the District Records Office, an assessment plat showing the area to be as-sessed with certain plans and specifications describing the Project and the estimated cost of the Project, all of which shall be open to inspection by the public.

7. **PRELIMINARY ASSESSMENT ROLL.** Pursuant to Section 170.06, *Florida Statutes*, the District Manager has caused to be made a preliminary assessment roll, in accordance with the method of assessment described in Exhibit B hereto, which shows the lots and lands assessed, the amount of benefit to and the assess-ment against each lot or parcel of land and the number of annual installments into which the assessment may be divided, which assessment roll is hereby adopted and approved as the District's preliminary assessment roll.

8. **PUBLIC HEARINGS DECLARED; DIRECTION TO PROVIDE NOTICE OF THE HEARINGS.** Pursuant to Sections 170.07 and 197.3632(4)(b), *Florida Statutes*, among other provisions of Florida law, there are hereby declared two public hearings to be held as follows:

NOTICE OF PUBLIC HEARINGS'	
DATE:	August 13, 2025
TIME:	9:30 a.m.
LOCATION:	Ramada by Wyndham Davenport Orlando South 43824 Highway 27 Davenport, Florida 33837-6808

² The public hearings were originally scheduled for May 14, 2025, but were resched-uled in order to ensure proper notice.

The purpose of the public hearings is to hear comment and objections to the pro-posed special assessment program for District improvements as identified in the preliminary assessment roll, a copy of which is on file and as set forth in **Exhibit B**. Interested parties may appear at that hearing or submit their comments in writing prior to the hearings at the District Records Office.

Notice of said hearings shall be advertised in accordance with Chapters 170, 190 and 197, *Florida Statutes*, and the District Manager is hereby authorized and di-rected to place said notice in a newspaper of general circulation within the County (by two publications one week apart with the first publication at least twenty (20) days prior to the date of the hearing established herein). The District Manager shall file a publisher's affidavit with the District Secretary verifying such publication of notice. The District Manager is further authorized and directed to give thirty (30) days written notice by mail of the time and place of this hearing to the owners of all property to be assessed and include in such notice the amount of the assessment for each such property owner, a description of the areas to be improved and notice that information concerning all assessments may be ascertained at the District Records Office. The District Manager shall file proof of such mailing by affidavit with the District Secretary.

9. **PUBLICATION OF RESOLUTION.** Pursuant to Section 170.05, *Florida Stat-utes*, the District Manager is hereby directed to cause this Resolution to be published twice (once a week for two (2) weeks) in a newspaper of general circulation within the County and to provide such other notice as may be required by law or desired in the best interests of the District.

10. **CONFLICTS.** All resolutions or parts thereof in conflict herewith are, to the ex-tent of such conflict, superseded and repealed. As a point of clarification, Resolution 2022-29 remains in full force and effect, and the intent of this Resolution is solely to add the Boundary Amendment Parcel to the property subject to the Assessments originally levied pursuant to Resolution 2022-29.

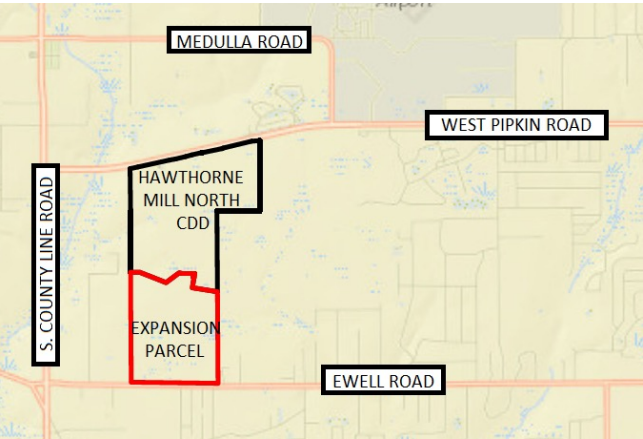
11. **SEVERABILITY.** If any section or part of a section of this resolution be de-clared invalid or unconstitutional, the validity, force, and effect of any other section or part of a section of this resolution shall not thereby be affected or impaired unless it clearly appears that such other section or part of a section of this resolution is wholly or necessarily dependent upon the section or part of a section so held to be invalid or unconstitutional.

12. **EFFECTIVE DATE.** This Resolution shall become effective upon its adoption.

PASSED AND ADOPTED this 19th day of February, 2025.

ATTEST:	HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT
/s/ Andrew Kantarzhi Secretary/Assistant Secretary	/s/Shelley Kaercher Chair/Vice Chair/Board of Supervisors

Exhibit A: Amended and Restated Engineer's Report
Exhibit B: Amended and Restated Master Special Assessment Methodology Report



25-01075K



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.

FIRST INSERTION		
RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO. 532023CA006279000000 CITADEL SERVICING CORPORATION, Plaintiff, vs. 1027 FANTASY LLC; EMMANUEL MOHAMMED; UNKNOWN PERSON IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s) NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed June 22, 2025 and entered in Case No. 532023CA006279000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein CITADEL SERVICING CORPORATION is Plaintiff and EMMANUEL MOHAMMED; UNKNOWN PERSON IN POSSESSION OF THE SUBJECT PROPERTY; 1027 FANTASY LLC; 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 August 6, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 1, FANTASY ISLAND RESORT ORLANDO, ACCORD-	ING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 190, PAGE(S) 45 AND 46, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 10th day of July 2025. Marc Granger, Esq. Bar. No.: 146870 Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 23-01307 CSC V6.20190626 July 18, 25, 2025	
	25-01039K	

FIRST INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO. 532023CA006576000000 U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-R2, MORTGAGE-BACKED NOTES, SERIES 2021-R2, 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 PATRICIA A. WEARING, DECEASED; CECILIA SMITH; CARMELLA DIXON; STEPHEN SATTERFIELD; WELLS FARGO USA HOLDINGS, INC. S/B/M WELLS FARGO FINANCIAL SYSTEM FLORIDA, INC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed June 20, 2025 and entered in Case No. 532023CA006576000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-R2, MORTGAGE-BACKED NOTES, SERIES 2021-R2 is Plaintiff and 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 PATRICIA A. WEARING, DECEASED; CECILIA SMITH; CARMELLA DIXON; STEPHEN SATTERFIELD; UNKNOWN PERSON(S)	IN POSSESSION OF THE SUBJECT PROPERTY; WELLS FARGO USA HOLDINGS, INC. S/B/M WELLS FARGO FINANCIAL SYSTEM FLORIDA, INC.; 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 August 4, 2025, the following described property as set forth in said Final Judgment, to wit: THE FOLLOWING DESCRIBED REAL ESTATE, SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA, TO-WIT: BEGIN 132 FEET EAST OF THE NW CORNER OF THE NE 1/4 OF THE NW 1/4 OF THE NW 1/4, RUN EAST 66 FEET, SOUTH 330 FEET, WEST 66 FEET, NORTH TO POINT OF BEGINNING, LESS THE NORTH 163 FEET AND LESS THE SOUTH 15 FEET FOR LAUREL STREET, SECTION 9, TOWNSHIP 30 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 10th day of July 2025. Marc Granger, Esq. Bar. No.: 146870 Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 23-00490 SPS V6.20190626 July 18, 25, 2025	
	25-01040K	

FIRST INSERTION		
NOTICE OF ACTION IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2025CC004733 GOLDEN RIDGE HOMEOWNERS' ASSOCIATION, INC., A Florida Not-For-Profit Corporation, Plaintiff, v. REINALDO ARROYO RIVERA & JOSE LUIS TORRES SANTIAGO Defendants. TO: JOSE LUIS TORRES SANTIAGO 532 Sapphire Drive Davenport, FL 33837 If alive, and if dead, all parties claiming interest by, through, under or against JOSE LUIS TORRES SANTIAGO, and all parties having or claiming to have any right, title, or interest in the property described herein. YOU ARE HEREBY NOTIFIED that an action seeking to foreclose a homeowner association assessment lien has been filed on the following described property: Lot 77, Golden Ridge, according to the map or plat thereof, as recorded in Plat Book 167, Page(s) 24, of the Public Records of Polk County, Florida Property Address: 532 Sapphire Drive, 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 GOLDEN RIDGE HOMEOWNERS' ASSOCIATION, INC., c/o Karen J. Wonsetler, Esq., The Law Office of Wonsetler &	Webner, P.A., 717 N. Magnolia Avenue, Orlando, FL 32803 within 30 days from the date of the first publication of this notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Default Date: August 15, 2025 WITNESS my hand and the seal of this Court on July 9th, 2025. Stacy M. Butterfield Polk County Clerk of Court (SEAL) By Asuncion Nieves Deputy Clerk Karen J. Wonsetler, Esq., The Law Office of Wonsetler & Webner, P.A., 717 N. Magnolia Avenue, Orlando, FL 32803 July 18, 25, 2025	
	25-01052K	

FIRST 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.: 2024CA002061000000 WILMINGTON TRUST NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE FOR BNC MORTGAGE LOAN TRUST SERIES 2007-3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-3, Plaintiff, vs. SHEMMER THOMAS A/K/A SHEMMER T. THOMAS; UNKNOWN SPOUSE OF SHEMMER THOMAS A/K/A SHEMMER T. THOMAS; HSBC FINANCE CORPORATION, SUCCESSOR IN INTEREST TO HSBC BANK NEVADA, N.A.; LVNV FUNDING LLC; STATE OF FLORIDA - DEPARTMENT OF REVENUE, Defendant(s). NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Summary Final Judgment of Foreclosure dated May 9, 2025, and entered in Case No. 2024CA002061000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein Wilmington Trust National Association, as successor trustee to Citibank, N.A., as Trustee for BNC Mortgage Loan Trust Series 2007-3, Mortgage Pass- Through Certificates, Series 2007-3, is Plaintiff and Shemmer Thomas a/k/a Shemmer T. Thomas; Unknown Spouse of Shemmer Thomas a/k/a Shemmer T. Thomas; HSBC Finance Corporation, successor in interest to HSBC Bank Nevada, N.A.; LVNV Funding LLC; State of Florida - Department of Revenue, are Defendants, the Office of the Clerk, Polk County Clerk of the Court will sell via online auction at www.polk.realforeclose.com	at 10:00 A.M. on the 9th day of September, 2025, the following described property as set forth in said Final Judgment, to wit: LOTS 24, 25, AND THE SOUTH 5 FEET OF LOT 23, BLOCK 10, HACKLAKE SUB-DIVISION, AS RECORDED IN PLAT BOOK 11, PAGE 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 965S Lakeview Avenue, Bartow, Florida 33830 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage. Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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: 7/9/2025 McCabe, Weisberg & Conway, LLC By: Craig Stein Craig Stein, Esq. Fl Bar No. 0120464 McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, Florida, 33407 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File No: 22-400313 July 18, 25, 2025	
	25-01038K	

FIRST INSERTION		
NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA Case No.: 2025-CC-000216 DUNHAM WELL DRILLING, INC, a Florida corporation, Plaintiff, vs. MARQUIS A. WILLIAMS, SR. and MELICIA E. WILLIAMS, husband and wife, Defendant(s). TO WHOM IT MAY CONCERN: NOTICE IS HEREBY GIVEN that pursuant to the Default Final Judgment of Foreclosure dated July 1, 2025, and entered in Case No. 2025-CC-000216 of the County Court of the TENTH Judicial Circuit, in and for Polk County, Florida, in which DUNHAM WELL DRILLING, INC. is plaintiff, and MARQUIS A. WILLIAMS, SR. and MELICIA E. WILLIAMS are defendants; Stacy M. Butterfield, as Clerk of the Court, will sell at public sale to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM on August 5, 2025, in accordance with Section 45.031 of the Florida Statutes, the following-described real property as set forth in said Final Judgment, to wit: Lot 2, Block 304, Unit 9, of INDIAN LAKE ESTATES, according to the plat thereof, as recorded in Plat Book 40, Page	42 of the Public Records of Polk County, Florida. Any person claiming an interest in the surplus from the sale, is any, other than the property owner as of the date of the Lis Pendens must file a claim in accordance with Section 45.031, Florida Statutes. 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. DANIEL A. FOX, P.A. /s/ Daniel A. Fox Daniel A. Fox, Esquire Florida Bar No.: 094648 Post Office Box 7584 Winter Haven, FL 33883-7584 P: 863-268-9579 Primary Service Email: eservice@danfoxlaw.com Secondary Service Email: office@danfoxlaw.com Attorney for Plaintiff, DUNHAM WELL DRILLING, INC. July 18, 25, 2025	
	25-01057K	

FIRST INSERTION		
NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2024CA001673000000 FIRST COLONY MORTGAGE CORPORATION, Plaintiff, vs. CHRISTOPHER OLSEN AND NICOLE OLSEN, et. al. Defendant(s), TO: CHRISTOPHER OLSEN, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 22, BLOCK 792, POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE MAP OR PLAT, AS RECORDED IN PLAT BOOK 53, PAGES 29 THROUGH 43, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton,	Florida 33487 on or before 8/15/2025 /(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, 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 at Polk County, Florida, this 9th day of July, 2025. CLERK OF THE CIRCUIT COURT Stacy M. Butterfield (SEAL) BY: Asuncion Nieves DEPUTY CLERK Robertson, Anschutz, Schneid, Crane & Partners, PLLC 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 24-196158 July 18, 25, 2025	
	25-01043K	

FIRST INSERTION		
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE WITH NO DEPENDENT OR MINOR CHILDREN OR PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA Case No: 2025-DR-003183 Division: 80 In re: The Marriage of: DANIELLE COELHO FERMO, Petitioner/Wife and ANDRE REGES, Respondent/Husband. TO: ANDRE REGES. ADDRESS: 411 Manitoba Dr Kissimmee, FL 34759. YOU ARE NOTIFIED that an action for PETITION FOR DISSOLUTION OF MARRIAGE WITH NO DEPENDENT OR MINOR CHILDREN OR PROPERTY has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on DANIELLE COELHO FERMO, whose address is 4206 Eastgate Drive Apt. 1537 Orlando, FL, 32839 on or before (date) Aug 11, 2025, and file the original with the clerk of this Court At Polk County Courthouse, 255 N Broadway Ave. Bartow, FL 33830. before service on Petitioner or immediately thereafter. If you fail to do so, a default	may be entered against you for the relief demanded in the petition. {If applicable, insert the legal description of real property, a specific description of personal property, and the name of the county in Florida where the property is located} N/A Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated July 3, 2025 Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) By: Lawanda Blake {Deputy clerk} July 18, 25; Aug. 1, 8, 2025	
	25-01044K	

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2025CA001123A000BA WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR IBIS HOLDINGS A TRUST, Plaintiff, vs. BHOLAT INVESTMENT HOLDINGS, LLC A/K/A BHOLAT INVESTMENT HOLDINGS LLC, et al., Defendants. TO: BHOLAT INVESTMENT HOLDINGS, LLC A/K/A BHOLAT INVESTMENT HOLDINGS LLC 3440 OLENTANGY RIVER RD UNIT 6F, COLUMBUS, OH 43202 MUHAMMED Z. BHOLAT 481 REYNOLDS AVE APT 208, COLUMBUS, OH 43201 SALEHA BHOLAT 481 REYNOLDS AVE APT 208, COLUMBUS, OH 43201 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 47, OF SANTA CRUZ PHASE ONE, ACCORDING TO PLAT THEREOF, AS RECORDED IN PLAT BOOK 108, PAGES 17 AND 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your writ-	ten defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, CORAL SPRINGS, FL 33310 on or before August 15, 2025, a date at least thirty (30) days after the first publication of this Notice in the (Please publish 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. 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 9th day of July, 2025. STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By Asuncion Nieves As Deputy Clerk De Cubas & Lewis, P.A., Attorney for Plaintiff, PO BOX 5026, CORAL SPRINGS, FL 33310 24-04064 July 18, 25, 2025	
	25-01068K	

FIRST INSERTION		
NOTICE OF PUBLIC SALE Notice is hereby given that on 08/01/2025 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1983 LIMI recreational vehicle bearing vehicle identification number TRF-LA3276, and all personal items located	inside the mobile home. Last Tenant: Luis Herminio Rohena- Carmona and Maria De Lourdes Marin Ortiz. Sale to be held at: Central Park MH & RV Resort, 1501 W. Commerce Avenue, Haines City, Florida 33844, 863-422-5322. July 18, 25, 2025	
	25-01054K	

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

CALL 941-906-9386 and select the appropriate County name from the menu option OR e-mail legal@businessobserverfl.com

Business Observer

LV 102520

PUBLIC SALES / SALES ---

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. 2022CA003014000000 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs. VENESSA WILLIAMS CARTER A/K/A VANESSA WILLIAMS CARTER, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated May 22, 2024, and entered in 2022CA003014000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is the Plaintiff and VENESSA WILLIAMS CARTER A/K/A VANESSA WILLIAMS CARTER 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 August 08, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 10, NORTH LAKE ELBERT HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 41, PAGE(S) 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 6			
GOLFVIEW CIR NE, WINTER HAVEN, FL 33881 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. IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service. Dated this 16 day of July, 2025. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: /s/Amanda Murphy Amanda Murphy, Esquire Florida Bar No. 81709 Communication Email: amanda.murphy@raslg.com 22-050847 - RaO July 18, 25, 2025 25-01079K			

FIRST INSERTION			
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2023-CA-7062 MIDFLORIDA CREDIT UNION, Plaintiff, vs. KIMBERLY HOLT; THE UNKNOWN SPOUSE OF KIMBERLY HOLT; JAMES D. BRESSLER; THE UNKNOWN SPOUSE OF JAMES D. BRESSLER; CHARLES LIST, JR.; THE UNKNOWN SPOUSE OF CHARLES LIST, JR.; LAKE MARIANA ACRES HOMEOWNERS' ASSOCIATION, INC.; STATE OF FLORIDA; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEWISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants. NOTICE IS HEREBY GIVEN that pursuant to a Amended Final Judgment of Foreclosure entered on July 14, 2025, in this case in the Circuit Court of Polk County, Florida, the real property described as: Lot 294, LAKE MARIANA ACRES UNIT THREE, a subdivision according to the plat thereof recorded in Plat Book 76, Pages 25 and 26, of the Public Records of Polk County Florida. TOGETHER with that certain 1986 CYPR singlewide mobile home with VIN No. C14010881065 situated thereon. AND An undivided 1/331 interest in the recreation area as shown on the plat of LAKE MARIANA			
ACRES, according to the plat thereof recorded in Plat Book 64, Page 10, of the Public Records of Polk County, Florida; AND An undivided 1/331 interest in Lot 232 of LAKE MARIANA ACRES UNIT TWO, according to the plat thereof recorded in Plat Book 71, Page 35, of the Public Records of Polk County, Florida. Property Address: 1941 Regina Drive, Lake Alfred, Florida 33850 will be sold at public sale, to the highest and best bidder for cash, on-line at www.polk.realforeclose.com, on August 5, 2025, at 10:00 a.m. 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. 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. DATE: July 15, 2025 Gregory A. Sanoba, Esquire Florida Bar No. 955930 Email: greg@sanoba.com Jose A. Morera II, Esquire Florida Bar No. 1019265 Email: joe@sanoba.com THE SANOBA LAW FIRM 422 South Florida Avenue Lakeland, Florida 33801 Phone: (863) 683-5353 Fax: (863) 683-2237 Attorneys for Plaintiff July 18, 25, 2025 25-01067K			

FIRST INSERTION			
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-000034 CENTENNIAL BANK, Plaintiff, vs. EDSON FERNANDES DE MIRANDA FILHO; et al., Defendants. Notice is given that pursuant to a Final Default Judgment of Foreclosure and Assessment of Reasonable Attorney's Fees, dated June 20, 2025, in Case No. 2025-CA-000034 of the Circuit Court for Polk County, Florida in which CENTENNIAL BANK is the Plaintiff and EDSON FERNANDES DE MIRANDA FILHO; and FESTIVAL HOMEOWNERS ASSOCIATION, INC.; are the Defendants, Stacy M. Butterfield, Polk County Clerk of Court, will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 a.m. on August 4, 2025, the following-described property set forth in the order of Final Judgment: Lot 24, of FESTIVAL PHASE 1, according to the Plat thereof, as recorded in Plat Book 156, Page 41, 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. /s/ J. Timothy Schulte James Timothy Schulte, Esquire Florida Bar No.: 769169 ZIMMERMAN, KISER & SUTCLIFFE, P.A. 315 E. Robinson St., Suite 600 (32801) P.O. Box 3000 Orlando, FL 32802 Telephone: (407) 425-7010 Facsimile: (407) 425-2747 tschulte@zkslaw.com jjanerrojas@zkslaw.com service@zkslaw.com Counsel for Plaintiff JTS/jbc 10433-190 [10433-190/11594356/1] July 18, 25, 2025 25-01041K			

FIRST 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. 2024CA004684 BH GLOBAL INVESTMENTS, LLC, a Florida limited liability company, Plaintiff, vs. AMBAR REALTY LLC, a Florida limited liability company; SOLANA HOMEOWNERS ASSOCIATION, INC., a Florida not for profit corporation; UNKNOWN TENANT IN POSSESSION # 1; and UNKNOWN TENANT IN POSSESSION # 2; Defendants. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated June 5, 2025 and entered in Case No. 2024CA004684 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida wherein BH GLOBAL INVESTMENTS, LLC, a Florida limited liability company, is the Plaintiff(s) and AMBAR REALTY LLC, a Florida limited liability company; and SOLANA HOMEOWNERS ASSOCIATION, INC., a Florida not for profit corporation, are the Defendants, I will sell to the highest and best bidder for cash by electronic sale beginning at 10:00 a.m. on the 4th day of August, 2025 at www.polk.realforeclose.com the following described property as set forth in said Order or Final Judgment, to-wit: Lot 57, SOLANA, according to			
the map or plat thereof, as recorded in Plat Book 129, Page 13, of the Public Records of Polk County, Florida a/k/a 1162 Solana Circle, Davenport, FL 33897 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. DAVID R. ROY, P.A. 4209 N. Federal Hwy. Pompano Beach, FL 33064 Tel. (954) 784-2961 Fax. (954) 788-2425 Email: david@davidrroy.com Email: teyvonn@davidrroy.com By: David R. Roy Fla. Bar No. 885193 By: Teyvon Johnson Fla. Bar No. 1011005 July 18, 25, 2025 25-01042K			

FIRST 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. 532024CA003743000000 LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, Plaintiff, vs. UNKNOWN HEIRS, BENEFICIERIES, DEWISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM INTEREST IN THE ESTATE OF EDDIE KING, DECEASED, et al, Defendant(s). NOTICE IS HEREBY GIVEN pursuant Order Granting Plaintiff's Motion to Cancel Sale and Reschedule Foreclosure Sale dated July 1, 2025 in Case No. 532024CA003743000000 in the Circuit Court in and for Polk County, Florida wherein LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, is Plaintiff, and UNKNOWN HEIRS, BENEFICIERIES, DEWISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM INTEREST IN THE ESTATE OF EDDIE KING, DECEASED, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on AUGUST 5, 2025. () www.polk.realforeclose.com the Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit:			
LOT 419, LAKESIDE LANDINGS PHASE ONE ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 147, PAGES 45-55 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A: 5820 MARSH LANDING DR WINTER HAVEN, FL 33881. 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: July 14, 2025 FLORIDA COMMUNITY LAW GROUP, P.L. Attorneys for Plaintiff P.O. Box 292965 Davie, FL 33329-2965 Tel: (954) 372-5298 Fax: (866) 424-5348 Email: jared@flclg.com By: /s/ Jared Block Jared Block, Esq. Florida Bar No. 90297 July 18, 25, 2025 25-01059K			

FIRST INSERTION			
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2024CA000689000000 EF MORTGAGE LLC, Plaintiff, v. CAROL DEABREU LLC, a Florida limited liability company; WILDFLOWER RIDGE HOMEOWNERS ASSOCIATION INC.; POLK COUNTY, FLORIDA; THE UNITED STATES OF AMERICA ON BEHALF OF ITS AGENCY, THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT #1, Defendant. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated June 30, 2025 entered in Civil Case No. 2024CA000689000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein EF MORTGAGE LLC, Plaintiff and CAROL DEABREU LLC, a Florida limited liability company; WILDFLOWER RIDGE HOMEOWNERS ASSOCIATION INC.; POLK COUNTY, FLORIDA; THE UNITED STATES OF AMERICA ON BEHALF OF ITS AGENCY, THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT #1 N/K/A CECILIA RIGGS are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com begin-			
ning at 10:00 AM on August 14, 2025 the following described property as set forth in said Final Judgment, to-wit: LOT 54, WILDFLOWER RIDGE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 132, PAGES 42 THROUGH 44, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 406 Wildflower Rd., Davenport, FL 33837 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. 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. Kelley Kronenberg 10360 West State Road 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: flrealprop@kelleykronenberg.com /s/ Jordan Wainstein Jordan Wainstein, Esq. FBN: 1039538 File No: 02306945-JMV Case No.: 2024CA000689000000 July 18, 25, 2025 25-01077K			

FIRST 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.: 2022CA003227000000 U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR RMTP TRUST, SERIES 2021 COTTAGE-TT-V, Plaintiff, v. ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEWISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST ROBERT L. HOLMES, DECEASED , et al, Defendant(s). NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on June 24, 2025 and entered in Case No. 2022CA003227000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEWISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST ROBERT L. HOLMES, DECEASED; TIMOTHY HOLMES; TERA PATRICE WIGGINS; LOUIS DERRICK HOLMES; CLARISSA ANN HOLMES; ROBERT G. HOLMES; CARMENTIA LASTACIA GANT N/K/A LASTACIA CARMENTIA SAVAGE GANT; UNKNOWN SPOUSE OF ROBERT L. HOLMES; FLORIDA DEPARTMENT OF REVENUE; POLK COUNTY, FLORIDA; and CACH, LLC, et al., are the Defendants. The Clerk of the Court, STACY M. BUTTERFIELD, CPA, will sell to the highest bidder for cash at www.polk.realforeclose.com on August 8, 2025 at 10:00am, the following described real property as set forth in said Final Judgment, to wit: BEGINNING AT THE NORTH-WEST CORNER OF THE NE 1/4 OF SECTION 12, TOWNSHIP 30 SOUTH, RANGE 23 EAST, RUN SOUTH 0 DEGREES 01` 660.00 FEET, THENCE WEST 950.00 FEET TO THE POINT OF BEGIN-			
NING THENCE RUN SOUTH 0 DEGREES 01` WEST 110.91 FEET; WEST 50.00 FEET; NORTH 0 DEGREES 01` EAST 110.91 FEET, EAST 50.00 FEET TO THE POINT OF BEGINNING. THE BEARINGS GIVEN IN THIS DESCRIPTION ARE BASED ON THE ASSUMPTION THAT THE NORTH LINE OF SECTION 12, TOWNSHIP 30 SOUTH, RANGE 23 EAST, AS SHOWN ON THE OFFICIAL PLAT OF MULBERRY HEIGHTS, FILED FOR RECORD IN PLAT BOOK 26, PAGE 26, IS A DUE EAST LINE. and commonly known as: 600 S.E. 3RD ST., MULBERRY, FL 33860 (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 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. GHIDOTTI BERGER LLP Attorneys for Plaintiff 10800 Biscayne Blvd., Suite 201 Miami, FL 33161 Telephone: (305) 501-2808 Facsimile: (954) 780-5578 By: /s/ Johanni Fernandez-Marmol Jason Duggar, Esq. FL Bar No.: 83813 Christophal Hellewell, Esq. FL Bar No.: 114230 Anya E. Macias, Esq. FL Bar No.: 0458600 Tara Rosenfeld, Esq. FL Bar No.: 59454 Johanni Fernandez-Marmol, Esq. FL Bar No.: 1055042 fcpleadings@ghidottiberger.com July 18, 25, 2025 25-01066K			

FIRST INSERTION			
HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM ASSESSMENTS [EXPANSION PARCEL] Notice is hereby given that the Hawthorne Mill North Community Development District ("District") intends to use the uniform method of collecting non-ad valorem assessments to be levied by the District pursuant to Section 197.3632, Florida Statutes. The Board of Supervisors of the District will conduct a public hearing on August 13, 2025 at 9:30 a.m., or as soon thereafter as the matter may be heard, at the Holiday Inn Express & Suites Orlando South, 4050 Hotel Drive, Davenport, Florida 33897. The purpose of the public hearing is to consider the adoption of a resolution authorizing the District to use the uniform method of collecting non-ad valorem assessments to be levied by the District on the Expansion Parcel, which was added to the District pursuant to an Ordinance adopted by the City Commission of the City of Lakeland, Florida. The District may levy non-ad valorem assessments for the purpose of financing, acquiring, maintaining and/or operating community development facilities, services and improvements within and without the boundaries of the District. Owners of the properties to be assessed and other interested parties may appear at the public hearing and be heard regarding the use of the uniform method of collecting such non-ad valorem assessments. The public hearing is open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing may be continued to a date, time, and place to be specified on the record. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone. Any person requiring special accommodations at this hearing because of a disability or physical impairment should contact the District Manager, c/o Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Phone (561) 571-0010, at least forty-eight (48) hours prior to the hearing. 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. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. District Manager July 18, 25; Aug. 1, 8, 2025 25-01074K			

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to the Clerk's office on your behalf

FLORIDA'S NEWSPAPER FOR THE C-SUITE

Business
Observer

2025

PUBLIC SALES / SALES / ACTIONS ---

FIRST INSERTION	FIRST INSERTION	FIRST INSERTION	FIRST INSERTION
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025CA002120 U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF WATERFALL VICTORIA III-NB GRANTOR TRUST, Plaintiff, VS. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF GERALDINE GUTHRIE SEARS, DECEASED; et al., Defendant(s). TO: Unknown Heirs, Beneficiaries, Devisees, Surviving Spouse, Grantees, Assignee, Lienors, Creditors, Trustees, And All Parties Claiming An Interest By, Through, Under, Or Against The Estate Of Geraldine Guthrie Sears, Deceased Last Known Residence: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 21, BLOCK 184, ADDITION TO RESUBDIVISION OF A PORTION OF DAVENPORT, FLORIDA, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 16, PAGES 21A, 21B AND 21C, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444, on or before August 15, 2025, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated on JUL 10, 2025. Stacy M. Butterfield As Clerk of the Court (SEAL) By: Asuncion Nieves As Deputy Clerk	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION Case No. 53-2023-CA-005638-000000 Freedom Mortgage Corporation, Plaintiff, vs. The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Eddie Howard King a/k/a Eddie King, Deceased, et al., Defendants. NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 53-2023-CA-005638-000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Eddie Howard King a/k/a Eddie King, Deceased; Shanel Nicole King a/k/a Shanel N. King; Carolyn King Holt a/k/a Carolyn K. Holt; Fabian Donte King a/k/a Fabian D. King; Lakeside Landings Homeowners Association, Inc.; Unknown Spouse of Carolyn King Holt a/k/a Carolyn K. Holt are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 12th day of August, 2025, the following described property as set forth in said	Final Judgment, to wit: LOT 419, LAKESIDE LANDINGS PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 147, PAGE(S) 45 THROUGH 55, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TAX ID: 26-28-11-531001-004190 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 14th day of July, 2025. BROCK & SCOTT, PLLC Attorney for Plaintiff 4919 Memorial Hwy, Suite 135 Tampa, FL 33634 Phone: (954) 618-6955 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By /s/Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 Case No. 53-2023-CA-005638-000000 File # 23-P01379 July 18, 25, 202525-01058K	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 RBIMD located at 608 Terrace Ridge Cir in the City of Davenport, Polk County, FL 33896 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 11th day of July, 2025. Victor Hugo Gonzalez July 18, 202525-01055K

SUBSEQUENT INSERTIONS

ACTIONS/ SALES / ESTATE / PUBLIC SALES ---

SECOND INSERTION	SECOND INSERTION
NOTICE OF SALE OF ABANDONED PROPERTY PURSUANT TO SECTION 715.109, FLORIDA STATUTES Notice is hereby given that, on July 28, 2025, at 10:00 AM, at the corner of Hwy. 640 and Bonnie Mine Road, Bartow, Polk County, Florida, Fat Chance, LLC, as Trustee of Bonnie Mine Land Trust, pursuant to Section 715.109, Florida Statutes, shall sell at public sale by competitive bidding the following property abandoned by Linda Dorene Rider and Donald Eugene Steffens, to wit: A certain 1990 PALM doublewide mobile home, bearing VIN # PH093673A and PH093673B. The name of the former tenant is Steve Dishon. All sales are as-is, where-is, with all faults, for cash, and subject to any and all ownership rights, liens, and security interests which have priority under law. The landlord, pursuant to statute, reserves the right to bid on the subject property in an attempt to recover unpaid storage costs and costs of advertising and sale. Other sales terms and conditions may apply and will be announced at the sale. July 11, 18, 202525-01031K	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 2023CA005439000000 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. CORY BEAMON BARNHILL, et al., Defendant. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered June 20, 2025 in Civil Case No. 2023CA005439000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff and Cory Beamon Barnhill, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 4th day of August, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, towit: Lot 20, COUNTRY WALK OF WINTER HAVEN PHASE 2, according to the plat as recorded in
SECOND INSERTION	FOURTH INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2025CP-001599-A000-BA Division 14 IN RE: ESTATE OF WILLIAM ANTHONY D'AGOSTINO Deceased. The administration of the estate of William Anthony D'Agostino, deceased, whose date of death was February 2, 2025, 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 are set forth below. Personal Representative: /S/ Wesley T. Dunaway Wesley T. Dunaway Esq. Kovar Law Group, 111 N. Orange Ave., Ste. 800 Orlando, FL 32801 Attorney for Personal Representative: /S/ Wesley T. Dunaway Wesley T. Dunaway Esq. E-Mail Addresses: wtdfilings@kovarlawgroup.com Florida Bar No. 98385 Kovar Law Group 111 N. Orange Ave., Ste. 800 Orlando, FL 32801 Telephone: 407-603-6652 July 11, 18, 202525-01014K	NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-001540 AGUILO APPRAISAL GROUP LLC, Plaintiff, V. ALICE MAE MOORE, Defendants. TO: ALICE MAE MOORE 316 TRIPOLI RD DAVENPORT, FL 33896 YOU ARE NOTIFIED that an action to quiet title on the following property in Polk County, Florida: THE FOLLOWING DESCRIBED LAND, SITUATE, LYING, AND BEING IN POLK COUNTY, FLORIDA, TO WIT: BEG SW COR OF N1/2 OF NW 1/4 OF SW 1/4 N 275 FT TO POB E 105 FT N 95 FT W 53.35 FT TO RR R/W SWLY 83.9 FT TO A PT 29.22 FT N OF POB S 29.22 FT TO POB KNOWN AS LOT 15 OF LOUGHMAN COMM CLUB TRACTS INCLUDED 2023 TAXES has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on The Law Office of C.W. Wickersham, Jr., P.A., Plaintiffs attorney, at 2720 Park Street, Suite 205, Jacksonville, Florida, 32205, Phone Number: (904) 389-6202, not less than 28 days of the first date of publication of this Notice, and file the original with the Clerk of this Court, at 255 N Broadway Ave, Bartow, FL 33830 before service on Plaintiff or immediately thereafter. If you fail to do so, a Default may be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED this 10 day of June 2025. Stacy M. Butterfield Clerk of the Circuit Court By: Tamika Joiner The Law Office of C.W. Wickersham, Jr., P.A., Plaintiffs attorney, at 2720 Park Street, Suite 205, Jacksonville, Florida, 32205, Phone Number: (904) 389-6202 June 27; July 4, 11, 18, 202525-00933K

FIRST INSERTION	FIRST INSERTION
PUBLIC-NOTICE FOR THE KLENSLEY REVOCABLE-LIVING-TRUST By this publication: the KLENSLEY REVOCABLE-LIVING-TRUST dba as KLE Legacy is on the public-record with the Clerk-of-the-Circuit-Courts-and-Comptroller for the County of POLK, FLORIDA, as of June 27, 2025, with a recorded-filing-number of 2025150230 and a recording-fee of eighty-six dollars and fifty cents (\$86.50). For the benefit and protection of the living-woman :Kay-Langford: Endsley: this Trust is the lawful-security for the estate/trust known as KAY LANGFORD ENDSLEY with the living-woman acting in full-capacity as the executor and registered-owner of said estate/trust. With the mailing-location for this Trust as: C/O 3253 PEBBLEBROOKE BLVD, LAKELAND, FLORIDA, [33810] The living-woman :Kay-Langford: Endsley is not the corporate-person or decedent NAME known as KAY LANGFORD ENDSLEY, but is the sole living beneficiary, executor, and entitlement-holder thereof. The name KAY LANGFORD ENDSLEY is property of the Trust, and may not be used, claimed, or assigned by any individual, agency, or entity without the express written permission of the Trust-ee or Registered-Owner. For the viewing of the public-record: the filing is available at the Clerk-of-the-Circuit-Courts-and-Comptroller for the County-POLK, FLORIDA. July 18, 25; Aug. 1, 8, 202525-01051K	NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2025-CP-002119-A000-BA Division 14 IN RE: ESTATE OF ALFRED LOUIS ALBRITTON Deceased. The administration of the estate of Alfred Louis Albritton, deceased, whose date of death was March 11, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property 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. The written demand must be filed with the clerk. 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 July 11, 2025. Personal Representative: Rosa L. Albritton 76 Carroll Avenue Asheville, North Carolina 28801 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 July 11, 18, 202525-01006K

SECOND INSERTION	SECOND INSERTION
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2020-CA-2770 WELLS FARGO BANK, N.A., SUCCESSOR TO WACHOVIA BANK, N.A. Plaintiff, v. LIVEABLE SOLUTIONS LLC; JAMES J. PALAWSKI; UNKNOWN TENANT 1; UNKNOWN TENANT 2; Defendants. Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on June 24, 2025, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as: LOT(S) 9, BLOCK A OF COLLEGE HEIGHTS, UNIT 3 AS RECORDED IN PLAT BOOK 45, PAGE 8, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 1723 STAUNTON AVE, LAKELAND, FL 33803-2551 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on July 29, 2025 beginning at 10:00 AM. Any person claiming an interest in	NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2020-CA-2770 WELLS FARGO BANK, N.A., SUCCESSOR TO WACHOVIA BANK, N.A. Plaintiff, v. LIVEABLE SOLUTIONS LLC; JAMES J. PALAWSKI; UNKNOWN TENANT 1; UNKNOWN TENANT 2; Defendants. Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on June 24, 2025, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as: LOT(S) 9, BLOCK A OF COLLEGE HEIGHTS, UNIT 3 AS RECORDED IN PLAT BOOK 45, PAGE 8, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 1723 STAUNTON AVE, LAKELAND, FL 33803-2551 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on July 29, 2025 beginning at 10:00 AM. Any person claiming an interest in

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10292

SECOND INSERTION		
<p>AMENDED NOTICE OF ACTION – CONSTRUCTIVE SERVICE - PROPERTY</p> <p>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA</p> <p>GENERAL CIVIL DIVISION</p> <p>CASE NO. 2025-CA-000701</p> <p>LLOYDS BANK plc f/k/a LLOYDS TSB BANK plc, a United Kingdom public limited company, Plaintiff, v. DAVID SMITH a/k/a DAVID CHARLES SMITH, THE UNKNOWN SPOUSE OF DAVID SMITH a/k/a DAVID CHARLES SMITH, LOUISE JACKSON, THE UNKNOWN SPOUSE OF LOUISE JACKSON, LAKESIDE VILLAS AT PROVIDENCE VILLAGE ASSOCIATION, INC., a Florida not for profit corporation, PROVIDENCE COMMUNITY ASSOCIATION, INC., a Florida not for profit corporation, the STATE OF FLORIDA, LAKE WALES HOSPITAL CORPORATION d/b/a LAKE WALES MEDICAL CENTER, a Florida corporation, MIDLAND FUNDING LLC, a Delaware limited liability company, STACY M. BUTTERFIELD, as Clerk of the Circuit Court for the Tenth Judicial Circuit for Polk County, Florida, the FLORIDA DEPARTMENT OF CORRECTIONS, et al., Defendants.</p> <p>TO: THE UNKNOWN SPOUSE OF DAVID SMITH A/K/A DAVID CHARLES SMITH; THE UNKNOWN SPOUSE OF LOUISE JACKSON; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST THE ABOVE NAMED INDIVIDUAL DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS, AND ALL OTHERS WHOM IT MAY CONCERN:</p> <p>YOU ARE NOTIFIED that an action to foreclose a certain mortgage and security interest, on real and personal property, intangibles and other collateral, as described in that certain Mort-</p>	<p>gage recorded on October 22, 2008, in Official Records Book 7743, page 2151, of the public records of Polk County, Florida, and other associated and unrecorded loan documents, all with respect to the property as described below, and seeking other relief;</p> <p>Lot 88, LAKESIDE VILLAS AT PROVIDENCE - PHASE I, according to the plat thereof as recorded in Plat Book 145, Page(s) 7 through 19, of the Public Records of Polk County, Florida.</p> <p>TOGETHER with all buildings and improvements of every kind and description now or hereafter erected or placed thereon with all rents, issues and profits which may arise or may be had from any portion or all of the premises, and all materials intended for construction, reconstruction, alteration and repairs of such improvements now or hereafter erected thereon, all of which materials shall be deemed to be included within the premises immediately upon the delivery thereof to the premises;</p> <p>TOGETHER with all fixtures, chattels and articles of personal property now or hereafter owned by Mortgagor and attached to or used in connection with said premises, including but not limited to furnaces, boilers, oil burners, radiators and piping, coal stokers, plumbing and bathroom fixtures, refrigeration, air conditioning and sprinkler systems, washtubs, sinks, gas and electric fixtures, stoves, ranges, awnings, screens, window shades, elevators, motors, dynamos, refrigerators, kitchen cabinets, incinerators, plants and shrubbery and all other equipment and machinery, appliances, fittings and fixtures of every kind in or used in the operation of the buildings standing on said premises, together with any and all renewals and replacements thereof and additions thereto, whether or not the same are or shall be attached to said land or buildings in any manner.</p> <p>has been filed against you and you are</p>	<p>required to serve a copy of your written defenses, if any, to it on JOHN N. MURATIDES, the plaintiff's attorney, whose address is Stearns Weaver Miller Weissler Alhadeff & Sitterson, P.A., Post Office Box 3299, Tampa, Florida 33601, Telephone: (813) 223-4800, within thirty (30) days after the first publication of this Amended Notice of Action – Constructive Service - Property and file the original with the clerk of this court at 255 N. Broadway Ave., Bartow, FL 33830-3912 either before service on the plaintiff's attorney or immediately thereafter; otherwise a default may be entered against you for the relief demanded in the complaint.</p> <p>Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. You may file a Notice of Current Address form. Future papers in this lawsuit will be mailed to the address on record at the clerk's office.</p> <p>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.</p> <p>Default Date: August 11, 2025</p> <p>DATED July 3, 2025.</p> <p>Stacy M. Butterfield, CPA Clerk of the Circuit Court and Comptroller, Polk County, Florida (SEAL) By: Asuncion Nieves Deputy Clerk</p>
	<p>JOHN N. MURATIDES, the plaintiff's attorney, Stearns Weaver Miller Weissler Alhadeff & Sitterson, P.A., Post Office Box 3299, Tampa, Florida 33601, Telephone: (813) 223-4800</p> <p>#13768390 v3</p> <p>July 11, 18, 2025</p> <p>25-01026K</p>	

SECOND INSERTION		
<p>NOTICE OF ACTION</p> <p>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY</p> <p>GENERAL JURISDICTION DIVISION</p> <p>CASE NO. 2025CA001476A000BA</p> <p>NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs. CHARLES LEE BEAM, JR. A/K/A CHARLES LEE BEAM, et al., Defendant.</p> <p>To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF JIMMY RICHARDSON A/K/A JIMMIE RICHARDSON A/K/A JIMMIE S. RICHARSON, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUES, HEIRS, DEVISEES, GRANTEES OR OTHER CLAIMANTS</p> <p>ADDRESS: UNKNOWN</p> <p>ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF MELBA BEAM A/K/A MELBA JEAN BEAM A/K/A MELBA J. BEAM, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUES, HEIRS, DEVISEES, GRANTEES OR OTHER CLAIMANTS</p> <p>ADDRESS: UNKNOWN</p> <p>YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:</p> <p>A PORTION OF U.S. GOVERNMENT LOT 2 IN THE NE 1/4 OF SECTION 2, TOWNSHIP 30 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTH 1/4 CORNER OF</p>	<p>SAID SECTION 2 AND RUN SOUTH, ALONG THE 1/4 SECTION LINE 238.90 FEET TO THE POINT OF BEGINNING. FROM THE POINT OF BEGINNING RUN EAST 300 FEET, SOUTH 83 FEET, WEST 300 FEET, NORTH ALONG THE 1/4 SECTION LINE, 83 FEET TO THE POINT OF BEGINNING. EXCEPTING THE SOUTH 15 FEET FOR PUBLIC ROAD. AND THE SOUTH 18.00 FEET OF THE NORTH 339.90 FEET OF THE WEST 142.00 FEET OF U.S. GOVERNMENT LOT 2 IN THE NE 1/4, AND THE SOUTH 19.00 FEET OF THE NORTH 339.90 FEET OF THAT PART OF U.S. GOVERNMENT LOT 2 IN THE NW 1/4 OF SECTION 2, TOWNSHIP 30 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, LYING EAST OF THE OLD CONNERSVILLE ROAD. SUBJECT TO EASEMENT FOR LANDSCAPE BUFFER OVER THE SOUTH 5.00 FEET OF THIS LAND. SUBJECT TO EASEMENT FOR INGRESS AND EGRESS TO ADJOINING PROPERTY. AND THE SOUTH 6.00 FEET OF THE NORTH 320.90 FEET OF THAT PART OF U.S. GOVERNMENT LOT 2 IN THE NW 1/4 OF SECTION 2, TOWNSHIP 30 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, LYING EAST OF THE OLD CONNERSVILLE ROAD. SUBJECT TO PERPETUAL EASEMENT OVER THE NORTH 1.00 FOOT OF THIS LAND FOR</p>	<p>AN EXISTING FENCE.</p> <p>PARCEL NUMBER: 25-30-02-000000-013170</p> <p>has been filed against you and you are required to serve a copy of you written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLP, Sara Collins, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 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 demand in the complaint.</p> <p>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.</p> <p>Default Date: August 1, 2025</p> <p>WITNESS my hand and seal of this Court this day of JUN 24 2025.</p> <p>STACY BUTTERFIELD, CPA CLERK OF COURT OF POLK COUNTY By /s/ Asuncion Nieves As Deputy Clerk</p>
	<p>Submitted by:</p> <p>MCCALLA RAYMER LEIBERT PIERCE, LLP 225 East Robinson Street, Suite 155, Orlando, FL 32801 Phone: (407) 674-1850 Email: AccountsPayable@mccalla.com 24-10551FL</p> <p>July 11, 18, 2025</p> <p>25-01023K</p>	

SECOND INSERTION		
<p>NOTICE OF FORECLOSURE SALE</p> <p>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA</p> <p>CIVIL DIVISION</p> <p>Case No. 2023-CA-5854</p> <p>SBJK HOMES, LLC, Plaintiff vs. TYRONE J. COOPER, KRATRICIA COOPER, and W.S. BADCOCK CORPORATION Defendants</p> <p>NOTICE IS HEREBY GIVEN that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on the 16th day of September, 2025, beginning at 10:00 a.m. at www.polk.realforeclose.com in accordance with Chamber 45 Florida Statutes, offer for sale to the highest and best bidder for cash, the following-described property situate in Polk County, Florida:</p>	<p>Lot 87 of PHASE ONE OF GORDON HEIGHTS Subdivision, as shown by map or plat thereof recorded in the Office of the Clerk of the Circuit Court in and for Polk County, Florida in Plat Book 50, Page 42 and 43.</p> <p>Street address: 2914 Dudley Dr., Bartow, FL 33830</p> <p>Parcel ID: 25-29-27-362250-000870</p> <p>Pursuant to the Final Judgment entered in a case in said Court, the style of which is indicated above.</p> <p>Any person or entity claiming an interest in the surplus, if any, resulting from the foreclosure sale, 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.</p> <p>If you are a person with a disability who needs any accommodation in or-</p>	<p>der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>Dated: May 27, 2025</p> <p>HYNDS LAW /s/ Robert J. Hynds Robert J. Hynds, Esq. Florida Bar # 44231 630 S. Orange Ave, Ste 200 Sarasota, Florida 34236 (941) 702-2222 Email: robert@hyndslaw.com Counsel for Plaintiff</p> <p>July 11, 18, 2025</p> <p>25-01025K</p>

SECOND INSERTION		
<p>NOTICE OF SALE</p> <p>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA</p> <p>CASE NO.</p> <p>532024CA000404000000</p> <p>NEXUS NOVA LLC; Plaintiff, vs. NATHAN W MILLER, ET.AL; Defendants</p> <p>NOTICE IS GIVEN that, in accordance with The Order Granting Plaintiff's Motion to Cancel and Reschedule Foreclosure Sale dated June 23, 2025, in the above-styled cause, I will sell to the highest and best bidder for cash beginning at 10:00 AM at http://www.polk.realforeclose.com, on July 28, 2025, the following described property:</p> <p>Lot 18, VILLAGE PARK, a subdivision according to the plat thereof recorded in Plat Book 78, Page 15, of the Public Records of Polk County, Florida. Together With a 1990 GLEN Mobile Home ID #FLFLK79A-O8767GL, Title #48609975 and ID #FLFLK79B08767GL, Title #48665695, permanently affixed thereto.</p> <p>Property Address: 435 VILLAGE CIR SW, WINTER HAVEN, FL 33880</p> <p>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</p>	<p>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.</p> <p>TENTH</p> <p>I HEREBY CERTIFY that a true and correct copy of the foregoing was delivered via US Mail and/or Federal Express this 7 day of July, 2025, to the following</p> <p>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.</p> <p>Donna Evertz, Esq. FBN. 19232 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954) 644-8704; Fax: (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com MLG No.: 25-01307 / CASE NO.: 532024CA000404000000</p> <p>July 11, 18, 2025</p> <p>25-01017K</p>	

SECOND INSERTION		
<p>NOTICE OF SALE</p> <p>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA</p> <p>CASE NO.</p> <p>532023CA003333000000</p> <p>MIDFIRST BANK Plaintiff, v. KATHRYN MARIE PRICE; KENNETH ROBERT DEWYER; UNKNOWN TENANT 1; UNKNOWN TENANT 2; HIGHLAND MEADOWS 6 HOMEOWNERS ASSOCIATION, INC. Defendants.</p> <p>Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on June 05, 2025, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:</p> <p>LOT 6, RESERVE OF HIGHLAND MEADOWS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 164, PAGE(S) 41 AND 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.</p> <p>a/k/a 327 EAGLECREST DR, HAINES CITY, FL 33844-7755</p> <p>at public sale, to the highest and best bidder, for cash, online at www.polk.</p>	<p>realforeclose.com, on August 04, 2025 beginning at 10:00 AM.</p> <p>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.</p> <p>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.</p> <p>Dated at St. Petersburg, Florida this 3 day of July, 2025.</p> <p>eXL Legal, PLLC Designated Email Address: efilng@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff /s/ Peter E. Lanning Peter E. Lanning FL Bar: 562221 1000008485</p> <p>July 11, 18, 2025</p> <p>25-01015K</p>	

SECOND INSERTION		
<p>NOTICE OF FORECLOSURE SALE</p> <p>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA</p> <p>GENERAL JURISDICTION DIVISION</p> <p>CASE NO. 2024CA000911000000</p> <p>U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS TRUSTEE OF CITIGROUP MORTGAGE LOAN TRUST 2022- RP2, Plaintiff, vs. ANGELA M. WILD AND CHERYL WOOD, et al. Defendant(s).</p> <p>NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 17, 2025, and entered in 2024CA000911000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS TRUSTEE OF CITIGROUP MORTGAGE LOAN TRUST 2022-RP2 is the Plaintiff and ANGELA M. WILD; CHERYL WOOD 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 August 01, 2025, the following described property as set forth in said Final Judgment, to wit:</p> <p>LOT 3, UNIT 4 OF AN UNRECORDED PLAT OF PLEASANT ACRES, MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE NW CORNER OF SECTION 4, TOWNSHIP 29 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, RUN SOUTH 00°36'30" WEST, ALONG THE WEST LINE OF SAID SECTION, 33.0 FEET; RUN THENCE SOUTH 89°21' EAST, PARALLEL TO THE NORTH LINE OF SAID SEC-</p>	<p>TION, 223.0 FEET, TO THE POINT OF BEGINNING; CONTINUE THENCE SOUTH 89°21' EAST, 84.16 FEET; RUN THENCE SOUTH 26°51' EAST. 78.02 FEET; RUN THENCE SOUTH 63°09' WEST, 110.0 FEET; RUN THENCE NORTH 29°21' WEST, 22.52 FEET; RUN THENCE NORTH 00°36'30" EAST, 120.0 FEET, TO THE POINT OF BEGINNING.</p> <p>Property Address: 6701 CYPRESS DRIVE, LAKE WALES, FL 33898</p> <p>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.</p> <p>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.</p> <p>Dated this 8 day of July, 2025.</p> <p>By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com 23-144057 - RaO</p> <p>July 11, 18, 2025</p> <p>25-01024K</p>	

SECOND INSERTION

WINSLOW'S POINT COMMUNITY DEVELOPMENT DISTRICT
NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEARS 2025 AND 2026 BUDGETS; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING

The Board of Supervisors of the Winslow's Point Community Development District ("District") will hold two public hearings on August 1, 2025 at 10:00 a.m., at the Lake Alfred Public Library, 245 N Seminole Avenue, Lake Alfred, Florida 33850 for the purpose of hearing comments and objections on the adoption of the proposed budgets for Fiscal Years 2024-2025 and 2025-2026 ("2025 Proposed Budget" and "2026 Proposed Budget", respectively). A regular Board meeting of the District will also be held at that time, where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budgets may be obtained at the offices of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010 ("District Manager's Office"), during normal business hours.

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

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Manager's Office, c/o Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010, at least three (3) business days 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 hearing with respect to any matter considered at the hearings 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.

District Manager

July 11, 18, 2025

25-01030K

SECOND INSERTION

NOTICE OF ACTION

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

CASE NO.:

2025CC-000838-0000-00

TEN ROCKS MHP, LLC,

Plaintiff, vs.

DAVID WEAVER, KATHLEEN WEAVER, and STATE OF FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES.

Defendants.

TO: Kathleen Weaver

3925 North Combee Road Lot No. 18 Lakeland, Florida 33805

YOU ARE NOTIFIED that a Declaratory Action as to that certain single-wide mobile home and all personal items, appliances, and fixtures contained therein located at:

3925 North Combee Road, Lot No. 18, Lakeland, Florida 33805

has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Ryan J. Vatalaro, Esq., Plaintiff's attorney, whose address is 1313 N. Howard Avenue, Tampa, Florida 33607, ON OR BEFORE A DATE WHICH IS WITHIN 30 DAYS OF 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 or petition.

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

WITNESS Stacy M. Butterfield, as Clerk of the County Court, and the seal of said Court, at the Courthouse at Lee County, Florida.

Default Date: 7-28-25

Dated: 6-19-25

Stacy M. Butterfield

Polk County Clerk of Court

(SEAL) By: Ashley Saunders

Deputy Clerk

Ryan J. Vatalaro, Esq.,
Plaintiff's attorney,
1313 N. Howard Avenue,
Tampa, Florida 33607

July 11, 18, 25; Aug. 1, 2025

25-01004K

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

<div>SECOND INSERTION</div> <div>NOTICE TO CREDITORS</div> <div>IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION</div> <div>File No. 532025CP002159A000BA</div> <div>IN RE: ESTATE OF RICHARD LEE CHADWICK</div> <div>Deceased.</div> <div>The administration of the estate of RICHARD LEE CHADWICK, Deceased, whose date of death was February 12, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</div> <div>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</div> <div>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.</div> <div>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.</div> <div>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</div> <div>A personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211.</div> <div>The date of first publication of this notice is July 11, 2025.</div> <div>JOANN CHADWICK, Personal Representative</div> <div>Attorney for Personal Representative: Scott R. Bugay, Esquire Florida Bar No. 5207 Citicentre, Suite P600 290 NW 165 Street Miami FL 33169 Telephone: (305) 956-9040 Fax: (305) 945-2905 Primary Email: Scott@srblawyers.com Secondary Email: jennifer@srblawyers.com</div> <div>July 11, 18, 202525-01018K</div>	<div>SECOND INSERTION</div> <div>NOTICE TO CREDITORS</div> <div>IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION</div> <div>File Number: 2025CP002080A000BA</div> <div>IN RE: Estate of Ernest Vane McClurg,</div> <div>Deceased.</div> <div>The administration of the estate of ERNEST VANE MCCLURG, deceased, File Number: (2025CP002080A-000BA), whose date of death was April 21, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</div> <div>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.</div> <div>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.</div> <div>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.</div> <div>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</div> <div>NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</div> <div>The date of first publication of this notice is: July 11, 2025.</div> <div>Personal Representative KEVIN J. HENNESSEY</div> <div>124 S. Florida Ave., Suite 313 Lakeland, Florida 33801</div> <div>Attorney for Personal Representative JAMIL.G. DAOUD, ESQ.</div> <div>Florida Bar No. 25862 Foley & Lardner LLP 100 N. Tampa Street, Suite 2700 Tampa, Florida 33602 Telephone: (813) 229-2300 Email: jdaoud@foley.com</div> <div>July 11, 18, 202525-01007K</div>	<div>SECOND INSERTION</div> <div>STUART CROSSING COMMUNITY DEVELOPMENT DISTRICT</div> <div>NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 PROPOSED BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.</div> <div>The Board of Supervisors ("Board") of the Stuart Crossing Community Development District ("District") will hold a public hearing and regular meeting as follows:</div> <div>DATE: August 4, 2025 TIME: 1:00 P.M. LOCATION: Holiday Inn Express & Suites Lakeland North I-4 4500 Lakeland Park Drive Lakeland, Florida 33809</div> <div>The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("Proposed Budget"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010 ("District Manager's Office"), during normal business hours, or by visiting the District's website at https://stuartercrossingcdd.net/.</div> <div>The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and/or meeting may be continued in progress to a date, time certain, and place to be specified on the record at the public hearing and/or meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.</div> <div>Any person requiring special accommodations at the public hearing or meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and 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.</div> <div>Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.</div> <div>District Manager</div> <div>July 11, 18, 202525-01010K</div>	<div>SECOND INSERTION</div> <div>RESERVE AT VAN OAKS COMMUNITY DEVELOPMENT DISTRICT</div> <div>NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 PROPOSED BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.</div> <div>The Board of Supervisors ("Board") of the Reserve at Van Oaks Community Development District ("District") will hold a public hearing and regular meeting as follows:</div> <div>DATE: August 4, 2025 TIME: 1:00 P.M. LOCATION: Holiday Inn Express & Suites Lakeland North I-4 4500 Lakeland Park Drive Lakeland, Florida 33809</div> <div>The purpose of the public hearing is to receive comments and objections on the adoption of the District's proposed budget(s) for the fiscal year beginning October 1, 2025, and ending September 30, 2026 ("Proposed Budget"). A regular Board meeting of the District will also be held at the above time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010 ("District Manager's Office"), during normal business hours, or by visiting the District's website at https://reserveatvanoaksdcd.net/.</div> <div>The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and/or meeting may be continued in progress to a date, time certain, and place to be specified on the record at the public hearing and/or meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.</div> <div>Any person requiring special accommodations at the public hearing or meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing and 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.</div> <div>Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.</div> <div>District Manager</div> <div>July 11, 18, 202525-01033K</div>	<div>NOTICE OF PUBLIC SALE</div> <div>Notice is hereby given that on 07/25/2025 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 83.806: A 1969 SIEA Motor Vehicle bearing vehicle identification number 7812 and all personal items located inside the motor coach located at 2121 New Tampa Highway, Site No. S-17, Lakeland, Florida 33815. Last Tenant: Arthur Leon Stowell Sr. Sale to be held at: Woodall's Mobile Home Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462.</div> <div>July 11, 18, 202525-01037K</div>
THIRD INSERTION				
AMENDED NOTICE OF ACTION BY PUBLICATION			relief demanded in the complaint.	
(Notice by Publication)			Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.	
IN THE CIRCUIT COURT OF THE TENTH CIRCUIT IN AND FOR POLK COUNTY, FLORIDA			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.	
CASE NO: 2025 CA 001365			WITNESS my hand and Seal of this Court on June 27, 2025.	
KATC, LLC, a Florida Limited Liability Company, Plaintiff, vs. SAMPAIO&ROSA, LLC, et al, Defendants.			Default Date: August 4, 2025	
TO: TO THE FOLLOWING ENTITY WHOSE LOCATION IS UNKNOWN: SAMPAIO&ROSA, LLC, and any and all unknown heirs, devisees, grantees, creditors, and other unknown persons claiming by, through and under the above-named individuals, whose last known addresses are unknown, or all others who may have an interest in the above action.			I HEREBY CERTIFY that the Clerk sent a true copy of the foregoing as well as a copy of the Verified Complaint furnished via U.S. Mail this 27 day of June 2025, to: SAMPAIO&ROSA, LLC, 1563 Ely Ct, Kissimmee, FL 34744 (last known address).	
YOU ARE NOTIFIED that a Verified Complaint For Foreclosure has been filed in this court and you are required to serve a copy of your written defenses, if any, to it on the Plaintiff's Attorney, whose name and address is Spencer M. Gledhill, of the law firm of Fassett, Anthony & Taylor, P.A., 1325 West Colonial Drive, Orlando, FL 32804 or before 30 days from the first publication of the notice and file the original with the Clerk of this Court, 255 N. Broadway Ave., Bartow, FL 33830, either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the			Stacy M. Butterfield CLERK OF THE COURT (SEAL) By Asuncion Nieves As Deputy Clerk	
			Spencer M. Gledhill, Fassett, Anthony & Taylor, P.A., 1325 West Colonial Drive, Orlando, FL 32804 July 4, 11, 18, 25, 202525-00980K	
THIRD INSERTION				
WINSLOW'S POINT COMMUNITY DEVELOPMENT DISTRICT			of the District.	
NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM SPECIAL ASSESSMENTS			Owners of the properties to be assessed and other interested parties may appear at the public hearing and be heard regarding the use of the Uniform Method. This hearing is open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing may be continued to a date, time, and location to be specified on the record at the hearing.	
Notice is hereby given that the Winslow's Point Community Development District ("District") intends to use the uniform method of collecting non-ad valorem special assessments to be levied by the District pursuant to Section 197.3632, <i>Florida Statutes</i> . The Board of Supervisors of the District will conduct a public hearing on August 1, 2025 at 10:00 a.m. at the Lake Alfred Public Library, 245 N Seminole Avenue, Lake Alfred, Florida 33850.			There may be occasions when Supervisors or District Staff may participate by speaker telephone. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office, c/o Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010, at least three (3) business days 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.	
The purpose of the public hearing is to consider the adoption of a resolution authorizing the District to use the uniform method of collecting non-ad valorem special assessments ("Uniform Method") to be levied by the District on properties located on land included within the District.			A person who decides to appeal any decision made at the hearing with respect to any matter considered at the hearing 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.	
The District may levy non-ad valorem special assessments for the purpose of financing, acquiring, maintaining and/or operating community development facilities, services and improvements within and without the boundaries of the District, which may consist of, among other things, roadways, potable water distribution system, reclaimed water distribution system, wastewater system, stormwater management improvements, landscape and hardscape, and other lawful improvements or services within or without the boundaries			District Manager	
			July 4, 11, 18, 25, 202525-00977K	
FOURTH INSERTION				
NOTICE OF ACTION			a/k/a O Allison Ave, Lake Wales, FL 33859; Parcel ID: 27-30-31-000000-043060.	
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA			has been filed against you and you are required to serve a copy of your written defenses, if any, to it on J.D. Manzo, of Manzo & Associates, P.A., Plaintiff's attorney, whose address is 4767 New Broad Street, Orlando, FL 32814, telephone number (407) 514-2692, on or before 7-28-25, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.	
CASE No.: 2025CA002193A000BA			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.	
MICHAEL CHILDS INVESTMENT TRUST, DATED APRIL 16, 2019, Plaintiff, vs.			DATED This 19 day of June 2025.	
SEDLEY A. MILLS, deceased and all others claiming by, through and under SEDLEY A. MILLS, deceased, DOROTHY I. MILLS, deceased and all others claiming by, through and under DOROTHY I. MILLS, deceased, SUSAN MICHELLE HAMMER and LAKE WALES ESTATE ASSOCIATION, INC., Defendant,			Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Ashley Saunders As Deputy Clerk	
TO: SEDLEY A. MILLS, deceased and all others claiming by, through and under SEDLEY A. MILLS, deceased and DOROTHY I. MILLS, deceased and all others claiming by, through and under DOROTHY I. MILLS, deceased			J.D. Manzo, of Manzo & Associates, P.A., Plaintiff's attorney, 4767 New Broad Street, Orlando, FL 32814, telephone number (407) 514-2692 June 27; July 4, 11, 18, 202525-00934K	
YOU ARE NOTIFIED that an action to quiet the title on the following real property in Polk County, Florida:				
Lot 8, Less the West 40 feet, Block 2, Tier 5, South Florida Railroad Addition, according to the plat thereof, as recorded in Plat Book 1, Page 27, of the Public Records of Polk County, Florida.				
a/k/a 1290 Martin Luther King Jr Blvd, Bartow, FL 33830 ("Parcel 2").				
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on J.D. Manzo, of Manzo & Associates, P.A., Plaintiff's				
SECOND INSERTION				
NOTICE TO CREDITORS			er persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.	
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION			All other creditors of the decedent and other persons having claims or demands against the decedent's estate, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.	
Case Number: 25CP-2213			ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE	
IN RE: ESTATE OF Michelle Elaine McNally				
deceased.				
The administration of the estate of Michelle Elaine McNally, deceased, Case Number 25CP-2213, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.				
All creditors of the decedent and oth-				
SECOND INSERTION				
NOTICE OF PUBLIC SALE			The following personal property of Rosalee Anne Evans will on the 23rd day of July 2025 at 11:00 a.m., on property at 23 AA Street, Lakeland, Polk County, Florida 33815, in Georgetowne Manor be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:	
Year/Make: 1972 GRAT Mobile Home				
VIN No.: 16576				
Title No.: 5268041				
And All Other Personal Property Therein				
PREPARED BY: Rosia Sterling				
Lutz, Bobo & Telfair, P.A.				
2155 Delta Blvd, Suite 210-B				
Tallahassee, Florida 32303				
July 11, 18, 2025			25-01011K	

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.

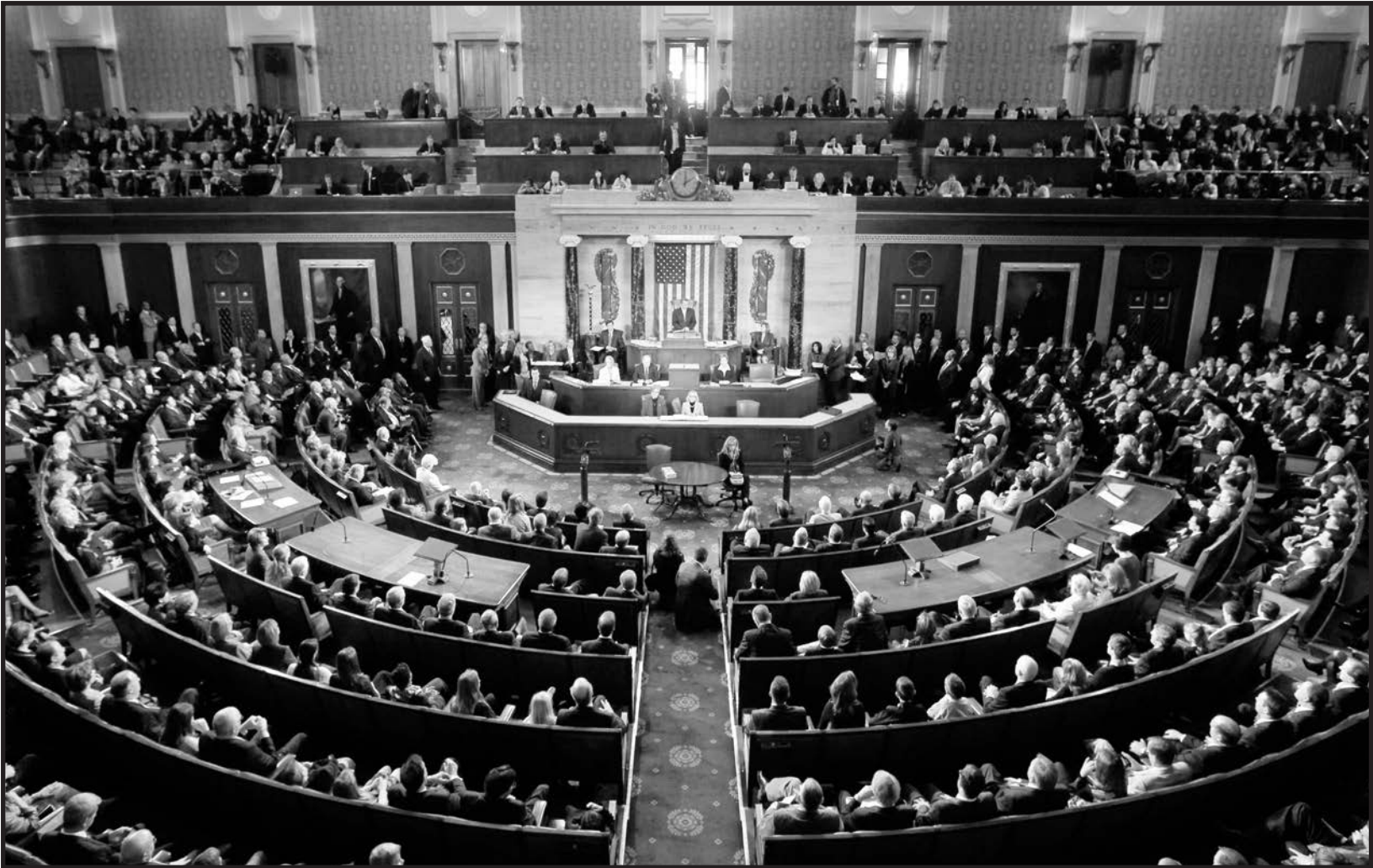
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. 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.