Public Notices

Business Observer

PAGES 21B-32B

PAGE 21B **Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com** OCTOBER 10 - OCTOBER 16, 2025

POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE --

FIRST INSERTION

NOTICE OF PUBLIC SALE:
NOTICE IS HEREBY GIVEN THAT ON 11/01/2025 AT 08:00 AM THE FOLLOWING VEHICLES(S) MAY BE SOLD AT PUBLIC SALE PURSUANT TO FLORIDA STATUTE 713.585. NAME: VIRTU GROUP LLC 3AKJHHDR8PSNW7051 2023 FRHT 29630.39/ 3AKJHHDR4LSLY7964 2020 FRHT 16110.00/ 3HSDZAPR1LN562932 2020 INTL 15900.65 TEL: 813-697-1791 MV: 99-2512530 LOCATION: 1704 SOUTH COMBEE RD UNIT 409, LAKELAND, FL 33647/
October 10, 2025 25-01510K

FIRST INSERTION

Fictitious Name Notice
Notice is hereby given that PLM AMEN 3 FOIS MINISTRIES, INC., desiring to engage in business under the fictitious name of RHÊMA TABERNACLE DE GLOIRE located at 355 Briarbrook Lane, Haines City, FL 33844, intends to register the said name in Polk County with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
October 10, 2025 25-01511K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of PAWW PRINTS located at 3809 Brooke Lakes Dr, in the County of Polk, in the City of Fort Meade, Florida 33841 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Fort Meade, Florida, this 4th day of October, 2025.
Wendy Attix
October 10, 2025 25-01524K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.: 2025-CP-001478A000BA
Division: 14
IN RE: ESTATE OF OSA B. NEWBERRY, Deceased,
The administration of the estate of OSA B. NEWBERRY, deceased, whose date of death was February 9, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against the decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against the decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is October 10, 2025.
Personal Representative:
STANLEY R. ERICKSON
3686 Lake Hatchineha Road
Haines City, FL 33844
Attorney for Personal Representative:
/s/ G. Wrede Kirkpatrick
G. Wrede Kirkpatrick, Esq.
Florida Bar No. 984116
THE LAW OFFICE OF WREDE Kirkpatrick, P.A.
12201 Kelp Lane
Riverview, FL 33569
Telephone: (813) 477-3132
Email: Wrede@KirkpatrickLawOffice.com
October 10, 17, 2025 25-01516K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2025-CP-2826
Division: Probate
IN RE: ESTATE OF WILLIAM CARL RANDALL Deceased.
The administration of the estate of William Carl Randall, deceased, whose date of death was April 13, 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.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, 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 CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is October 10, 2025.
Personal Representative:
Kent William Randall
602 Lake Lena Blvd.
Auburndale, Florida 33823
Attorney for Personal Representative:
SOUTHERN ATLANTIC LAW GROUP, PLLC
/s/ Stephen H. Bates
Stephen H. Bates Esq.
Florida Bar No.: 58197
290 1st Street S.
Winter Haven, Florida 33880
Telephone: (863) 656-6672
Facsimile: (863) 301-4500
Email Addresses:
Stephen@southernatlanticlaw.com
Sandy@southernatlanticlaw.com
pleadings@southernatlanticlaw.com
Attorneys for Personal Representative
October 10, 17, 2025 25-01506K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 53-2025-CP-003109A000BA
Division Probate
IN RE: ESTATE OF GARY R. JOHNSON A/K/A GARY RICHARD JOHNSON Deceased.
The administration of the estate of GARY R. JOHNSON a/k/a GARY RICHARD JOHNSON, deceased, whose date of death was July 27, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer #CC-4, Bartow, 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.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, 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 CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is October 10, 2025.
Personal Representative:
ROBERT P. JOHNSON
P.O. Box 469
10984 State Route 26
Carthage, New York 13619
Attorney for Personal Representative:
MICHAEL M. WILSON, Attorney
Florida Bar Number: 076244
Olmsted & Wilson, P.A.
17801 Murdock Circle, Suite A
Port Charlotte, FL 33948
Telephone: (941) 624-2700
Fax: (941) 624-5151
E-Mail: mike@owpa.com
Secondary E-Mail: kathy@owpa.com
October 10, 17, 2025 25-01540K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COUR FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK, COUNTY, FLORIDA
Case No.: 2025-CP-2428
In re: The Estate of William Theodore Bolton, Deceased.
The administration of the estate of William Theodore Bolton, deceased, whose date of death was May 24, 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.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice was October 10, 2025.
The date of the second publication of this notice was October 17, 2025.
Dated: October 3, 2025
Personal Representative:
/s/ Daniel Koerner
Daniel Koerner
1831 Pawnee Trail
Lakeland, FL 33803
Attorney for Personal Representative:
/s/ Daniel P. Rock
Daniel P. Rock, Esq.
E-mail Addresses:
danielprock@yahoo.com
jessica@rocklawcenters.com
Florida Bar No. 215007
Daniel P. Rock, P.A.
5612 Grand Blvd.
New Port Richey, FL 34652
Telephone: (727) 848-5440
October 10, 17, 2025 25-01520K

FIRST INSERTION

NOTICE TO CREDITORS
(**Summary Administration**)
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 CP 001272
Division Probate
IN RE: ESTATE OF CARMEN ELVIRA VELEZ-YEPES Deceased.
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:
You are hereby notified that an Order of Summary Administration has been entered in the estate of Carmen Elvira Velez-Yepes, deceased, File Number 2025 CP 001272, 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 November 26, 2024; that the total value of the estate is $HOMESTEAD and that the names and addresses of those to whom it has been assigned by such order are:
NAME
Carlos Perez-Velez
ADDRESS
703 Swallow Ln.
Kissimmee, FL 34759
ALL INTERESTED PERSONS ARE NOTIFIED THAT:
All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The 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.
Person Giving Notice:
Carlos Perez-Velez
703 Swallow Ln.
Kissimmee, Florida 34759
Attorney for Person Giving Notice
Michelle L. Rivera, Attorney
Florida Bar Number: 85325
Overstreet Law, P.A.
100 Church Street
Kissimmee, FL 34741
Telephone: (407) 847-5151
Fax: (407) 490-4728
E-Mail: mrivera@kisslawyer.com
Secondary E-Mail:
grodriguez@kisslawyer.com
October 10, 17, 2025 25-01507K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY FLORIDA
PROBATE DIVISION
File Number: 532025CP003304A000BA
Division: Probate
IN RE: ESTATE OF Ronny Mitchell Stidham, Sr. Deceased.
The administration of the estate of Ronny Mitchell Stidham, Sr., deceased, File Number: 532025CP003304A000BA whose date of death was April 15, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E Parker St, Lakeland FL 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
A personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211.
The date of first publication of this notice is: October 10th, 2025.
Personal Representative
Sadie Ruth Stidham
16452 Commonwealth Avenue N.,
Polk City, Florida. 33868
Phone Number: (863)9696953
Attorney for Personal Representative
Attorney Tina M. Bell
Florida Bar No.: 723940
Law Office of Tina M. Bell, PLLC
795 Ontario Street
Jacksonville, Florida 32254
Phone: 904-371-9877 Ext. 1000
Email: tina@prestigesettlement.com; TinaBell@tmbrealestatelaw.com
October 10, 17, 2025 25-01532K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.: 2025CP002529
IN RE: ESTATE OF VICTORIA LYNN SPENCE f/k/a VICTORIA SPENCE BOWLER f/k/a VICTORIA OSTENDORF, Deceased.
The administration of the estate of VICTORIA LYNN SPENCE f/k/a VICTORIA SPENCE BOWLER f/k/a VICTORIA OSTENDORF, Decedent, whose date of death was July 17, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this Notice is required to be served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the Decedent and other persons having claims or demands against Decedent's estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this Notice: October 10, 2025.
Personal Representative
DONNA COTTRELL
7607 Ashlake Commons
Chesterfield, VA 23832
Attorney for Personal Representative
JULIE LANDRIGAN BALL, ESQ.
Florida Bar No.: 0768731
Post Office Box 3604
Lakeland, Florida 33802-3604
Telephone: 863-688-5200
Facsimile: 863-686-0777
Primary Email:
service@hardinpalaw.com
October 10, 17, 2025 25-01530K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File Number: 2025CP002577
IN RE: ESTATE OF JOSEPH D FERRONE SR, Deceased.
The administration of the Estate of Joseph D. Ferrone SR., Deceased, whose date of death was October 8, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 3425 Lake Alfred Rd, Winter Haven, FL 33881. The names and addresses of the Personal Representative for said Estate and the Attorney for said Personal Representative are respectively set forth below.
All creditors of the Decedent and other persons having claims or demands against the Decedent's Estate upon whom a copy of this Notice is required to be served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the Decedent and other persons having claims or demands against the Decedent's Estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT 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 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 Florida Statutes Sections 732.216 - 732.228 applies, or may apply, unless a written demand is made by a creditor as specified under Florida Statutes Section 732.2211.
The date of first publication of this Notice is October 10, 2025.
Personal Representative:
JENNIE FERRONE
804 E. GARDEN STREET
LAKELAND, FL 33805
Attorney for Personal Representative:
BARRY A. DIAMOND, #471770
LAW OFFICES OF BARRY A. DIAMOND, P.A.
Coral Springs Professional Campus
5541 N. University Drive, Suite 103
Coral Springs, Florida 33067
Telephone: (954) 752-5000
October 10, 17, 2025 25-01505K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice Is Hereby Given that RAI Care Centers of Florida II, LLC, 920 Winter St, Waltham, MA 02451, desiring to engage in business under the fictitious name of Fresenius Medical Care Winter Haven, with its principal place of business in the State of Florida in the County of Polk, intends to file an Application for Registration of Fictitious Name with the Florida Department of State.
October 10, 2025 25-01533K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Home Smart Woodcraft located at 1825 Emerson Ave, in the County of Polk, in the City of Bartow, Florida 33830 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Bartow, Florida, this 07th day of October, 2025.
BARKLEYWORKS LLC
October 10, 2025 25-01544K

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
LV10239
Business Observer

--- PUBLIC SALES / ESTATE / ACTIONS --

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO. 2025CA000466000000
U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE ON BEHALF OF AND WITH RESPECT TO AJAX MORTGAGE LOAN TRUST 2021-G, MORTGAGE-BACKED SECURITIES, SERIES 2021-G, Plaintiff, vs.
UNKNOWN SUCCESSOR TRUSTEE OF THE LUECRESSIE S. BROWN LIVING TRUST, DATED JULY 9, 2004; UNKNOWN BENEFICIARIES OF THE LUECRESSIE S. BROWN LIVING TRUST, DATED JULY 9, 2004; THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LUECRESSIE S. BROWN A/K/A LUECRESSIE SMITH-BROWN, DECEASED; PATRICIA SMITH- FIELDS; RAYMOND SMITH; LUCIOUS SMITH; LUCRETIA HOGAN; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).
TO: UNKNOWN SUCCESSOR TRUSTEE OF THE LUECRESSIE S. BROWN LIVING TRUST, DATED JULY 9, 2004
Last Known Address
ADDRESS UNKNOWN
Current Residence is Unknown
TO: UNKNOWN BENEFICIARIES OF THE LUECRESSIE S. BROWN LIVING TRUST, DATED JULY 9, 2004
Last Known Address
ADDRESS UNKNOWN
Current Residence is Unknown
TO: THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LUECRESSIE S. BROWN A/K/A LUECRESSIE SMITH-BROWN, DECEASED
RESIDENCES UNKNOWN

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida:

LOT 21, WESTWOOD, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 23, PAGE 14 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 Diaz Anselmo & Associates, P.A., Plaintiff's attorneys, whose address is P.O. BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@dallegal.com, within 30 days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys or 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.

Default Date 11/10/2025
DATED on OCT 02, 2025.
Stacy M. Butterfield
As Clerk of the Court
(SEAL) By: Ruthy Pacheco
As Deputy Clerk
Diaz Anselmo & Associates, P.A.,
Plaintiff's attorneys,
P.O. BOX 19519,
Fort Lauderdale, FL 33318,
(954) 564-0071,
answers@dallegal.com
1496-208540 / VP2
October 10, 17, 2025 25-01529K

FIRST INSERTION

NOTICE OF BOARD MEETING AND CLOSED EXECUTIVE SESSION OF THE BOARD OF SUPERVISORS OF SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT

A regular meeting of the Board of Supervisors (the "**Board**") of the Saddle Creek Preserve of Polk County Community Development District ("**District**") will be held on **Tuesday, October 28, 2025, at 6:00 p.m. at Auburndale Historic Depot, 120 W Park St., Auburndale, FL 33823**. The purpose of the meeting is to conduct any and all business coming before the Board. A copy of the agenda for the meeting may be obtained by contacting the office of the District Manager c/o Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, Florida 32746, (321) 263-0132 ("**District Manager's Office**").

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

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

At the meeting, staff or Board members may participate by speaker telephone. Any person requiring special accommodations at the meeting because of a disability or physical impairment should contact the District Manager's Office 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 Manager's Office.

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

District Manager
October 10, 2025 25-01509K

FIRST INSERTION

FLORIDA DEPARTMENT OF TRANSPORTATION
CALL FOR SEALED BIDS
SURPLUS PROPERTY SALE

The Florida Department of Transportation (FDOT) requests sealed bids from interested parties for the following:

9.62 Acres of vacant property located at US 27, west of Scenic Highway 17, south of US 544 and on the northwest side of Little Lake Hamilton in Haines City, Polk County, Florida. The subject property has direct access on the east side of US 27 by the haul route.

Current permittable access is via US 27.

The sale is being conducted by sealed bids with a minimum bid of the appraised market value, $14,400.00. The bid will be awarded to the highest bidder. The FDOT reserves the right to withdraw the property if the minimum bid is not received. Principals only may bid. The oil, gas, and mineral rights, if any, to the property shall be retained by FDOT unless petitioned in writing by the buyer for a waiver to release same.

Sealed bids must be delivered by 9:00 AM on Monday, November 3, 2025, to the FDOT, Right of Way Property Management, 801 North Broadway Avenue, Bartow, Florida 33830 or sent by US mail to FDOT, P.O. Box 1249, Bartow, Florida 33831-1249, ATTENTION: Roxann Manzi - M.S. 1-66. No bids will be accepted or considered after 9:00 AM on the aforesaid date.

The sealed bid opening will be at FDOT, 801 North Broadway Avenue, Bartow, Florida 33830, Monday, November 3, 2025, at 9:30 AM.

Bid packages are available upon request. Contact: Roxann Manzi, Right of Way Agent III, Property Management at (863) 519-2489.

October 10, 17, 2025 25-01508K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
File Number: 2025CP-001489A000BA
Probate Division
IN RE: ESTATE OF RANDY RAY MILLING, Deceased.

The estate of Randy Ray Milling, deceased, File Number 2025CP-001489A000BA is pending in the Circuit Court for Polk County, Florida, 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. The date of first publication of this notice is October 10, 2025.

All creditors and those having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, upon whom a copy of this notice has been served are required to file their claims with the above named court within the later of 3 months after the date of the first publication of this notice or 30 days after the date of service of a copy of this notice on them.

All other creditors having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, are required to file their claims with the above-named court within 3 months after the date of the first publication of this notice.

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

ALL CLAIMS NOT SO FILED 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.

Personal Representative
Amy Espinosa
523 Prado Place
Lakeland, Florida 33803 33823
Kevin A. Ashley
Florida Bar No. 56138
Krista Mahalak
Florida Bar Number 78231
Post Office Box 7608
Winter Haven, Florida 33883-7608
Telephone: (863) 294-3360
Facsimile: (863) 293-4104
kashley@petersonmyers.com
lking@petersonmyers.com
kmahalak@petersonmyers.com
dhughes@petersonmyers.com
Attorneys for Petitioner
October 10, 17, 2025 25-01545K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2025-CP-3003
Division: 14
IN RE: ESTATE OF ANDREW L. DREXLER Deceased.

The administration of the estate of Andrew L. Drexler, deceased, whose date of death was December 28, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, 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 CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is October 10, 2025.

Personal Representative:
Central Florida Senior Solutions, LLC
Shannah Butcher
P.O. Box 1246
Polk City, Florida 33868
Attorney for Personal Representative:
SOUTHERN ATLANTIC LAW GROUP, PLLC
/s/ Stephen H. Bates
Stephen H. Bates Esq.
Florida Bar No.: 58197
290 1st Street S.
Winter Haven, Florida 33880
Telephone: (863) 656-6672
Facsimile: (863) 301-4500
Email Addresses:
Stephen@southernatlanticlaw.com
Sandy@southernatlanticlaw.com
pleadings@southernatlanticlaw.com
Attorneys for Personal Representative
October 10, 17, 2025 25-01517K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-003045-A000-BA
IN RE: ESTATE OF MARYLEE RUTH BARKLEY Deceased.

The administration of the Estate of Marylee Ruth Barkley, deceased, whose date of death was August 3, 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.

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

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

The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, 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 CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is October 10, 2025.

Personal Representative:
Mark A. Deagan
170 Kings Pond Ave.
Winter Haven, FL 33880
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
October 10, 17, 2025 25-01531K

FIRST INSERTION

CEDAR CROSSINGS COMMUNITY DEVELOPMENT DISTRICT
NOTICE OF FISCAL YEAR 2026 MEETINGS

The Board of Supervisors ("**Board**") of the Cedar Crossings Community Development District ("**District**") will hold regular meetings for Fiscal Year 2026 at 1:00 p.m., at the Oakland Neighborhood Center, 915 Ave. E, Haines City, FL 33844 on the following dates:

October 22, 2025
January 28, 2026
February 25, 2026
March 25, 2026
April 22, 2026
May 27, 2026
June 24, 2026
July 22, 2026
August 26, 2026
September 23, 2026

The meetings are open to the public and will be conducted in accordance with the provision of Florida Law for Community Development Districts. The meetings may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda for these meetings may be obtained from the office of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (877) 276-088, during normal business hours, or by visiting the District's website, https://cedarcrossingscdd.net/.

There may be occasions when one or more Supervisors or staff will participate by telephone. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (877) 276-0889 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

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

District Manager
October 10, 2025 25-01523K

FIRST INSERTION

NOTICE OF RULEMAKING BY HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT

A public hearing will be conducted by the Board of Supervisors of the Hawthorne Mill North Community Development District ("District") on November 12, 2025, at 9:30 a.m., at the Courtyard Winter Haven, 6225 Cypress Garden Blvd., SE, Winter Haven, Florida 33884.

In accordance with Chapters 190 and 120, *Florida Statutes*, the District hereby gives the public notice of its intent to adopt lake and trespass rules ("Lake and Trespass Rules") for District publication. The proposed Lake and Trespass Rules rule number is 2025-1.

The proposed Lake and Trespass Rules may be adjusted at the public hearing pursuant to discussion by the Board of Supervisors and public comment. Specific legal authority for the Rules includes Sections 190.011(5) and 120.54, *Florida Statutes*. Prior Notice of Rule Development was published in the Business Observer on October 3, 2025.

Any person who wishes to provide the District with a proposal for a lower cost regulatory alternative to either the Amenity Rules and Rates or the Parking Rules as provided by Section 120.541(1), *Florida Statutes*, must do so in writing within twenty-one (21) days after publication of this notice.

The public hearing may be continued to a date, time, and place to be specified on the record at the hearing. If anyone chooses to appeal any decision of the Board with respect to any matter considered at the public hearing, such person will need a record of the proceedings and that a verbatim record of the proceedings is made which includes the testimony and evidence upon which such appeal is to be based.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this hearing is asked to advise the District Manager, c/o Wrathell, Hunt and Associates, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, or by calling (561) 571-0010 (hereinafter, "District Office") at least forty-eight (48) hours before 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) or 1-800-955-8770 (Voice), who can aid you in contacting the District Office.

Andrew Kantarzhi, District Manager
Hawthorne Mill North Community Development District
October 10, 2025 25-01542K

FIRST INSERTION

NOTICE OF RULEMAKING BY HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT

A public hearing will be conducted by the Board of Supervisors of the Harmony on Lake Eloise Community Development District ("District") on November 12, 2025, at 9:30 a.m. at the Courtyard Winter Haven, 6225 Cypress Garden Blvd., SE, Winter Haven, Florida 33884.

In accordance with Chapters 190 and 120, *Florida Statutes*, the District hereby gives the public notice of its intent to adopt lake and trespass rules ("Lake and Trespass Rules") for District publication. The proposed Lake and Trespass Rules rule number is 2025-1.

The proposed Lake and Trespass Rules may be adjusted at the public hearing pursuant to discussion by the Board of Supervisors and public comment. Specific legal authority for the Rules includes Sections 190.011(5) and 120.54, *Florida Statutes*. Prior Notice of Rule Development was published in the Business Observer on October 3, 2025.

Any person who wishes to provide the District with a proposal for a lower cost regulatory alternative to the Lake and Trespass Rules as provided by Section 120.541(1), *Florida Statutes*, must do so in writing within twenty-one (21) days after publication of this notice.

The public hearing may be continued to a date, time, and place to be specified on the record at the hearing. If anyone chooses to appeal any decision of the Board with respect to any matter considered at the public hearing, such person will need a record of the proceedings and should accordingly ensure that a verbatim record of the proceedings is made which includes the testimony and evidence upon which such appeal is to be based.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this hearing is asked to advise the District Manager, c/o Wrathell, Hunt and Associates, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, or by calling (561) 571-0010 (hereinafter, "District Office") at least forty-eight (48) hours before 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) or 1-800-955-8770 (Voice), who can aid you in contacting the District Office.

Andrew Kantarzhi, District Manager
Harmony on Lake Eloise Community Development District
October 10, 2025 25-01541K

FIRST INSERTION

NOTICE OF RULEMAKING BY WESTVIEW SOUTH COMMUNITY DEVELOPMENT DISTRICT

A public hearing will be conducted by the Board of Supervisors of the Westview South Community Development District ("District") on November 12, 2025, at 2:00 p.m. at Hampton Inn & Suites Orlando South Lake Buena Vista, 4971 Calypso Cay Way, Kissimmee, FL 34746.

In accordance with Chapters 190 and 120, *Florida Statutes*, the District hereby gives the public notice of its intent to adopt lake and trespass rules ("Lake and Trespass Rules") for District publication. The proposed Lake and Trespass Rules rule number is 2025-1.

The proposed Lake and Trespass Rules may be adjusted at the public hearing pursuant to discussion by the Board of Supervisors and public comment. Specific legal authority for the Rules includes Sections 190.011(5) and 120.54, *Florida Statutes*. Prior Notice of Rule Development was published in Business Observer on October 3, 2025.

Any person who wishes to provide the District with a proposal for a lower cost regulatory alternative to either the Amenity Rules and Rates or the Parking Rules as provided by Section 120.541(1), *Florida Statutes*, must do so in writing within twenty-one (21) days after publication of this notice.

The public hearing may be continued to a date, time, and place to be specified on the record at the hearing. If anyone chooses to appeal any decision of the Board with respect to any matter considered at the public hearing, such person will need a record of the proceedings and should accordingly ensure that a verbatim record of the proceedings is made which includes the testimony and evidence upon which such appeal is to be based.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this hearing is asked to advise the District Manager, c/o Wrathell, Hunt and Associates, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, or by calling (561) 571-0010 (hereinafter, "District Office") at least forty-eight (48) hours before 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) or 1-800-955-8770 (Voice), who can aid you in contacting the District Office.

Andrew Kantarzhi, District Manager
Westview South Community Development District
October 10, 2025 25-01543K

PUBLISH YOUR LEGAL NOTICE
Call 941-906-9386 and select the appropriate County name from the menu option
or email legal@businessobserverfl.com
FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
LV20878_V23

--- ESTATE / SALES --

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2025CA-000481-0000-00
FORCE REAL ESTATE INVESTMENT, LLC,
Plaintiff(s), v.
R & C ALLIANCE OF FLORIDA CORPORATION, INC., ET AL.,
Defendant(s).

NOTICE IS HEREBY GIVEN that, pursuant to a Final Judgment of Foreclosure dated September 25, 2025, and entered in 2025CA-000481-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein FORCE REAL ESTATE INVESTMENT, LLC, is the Plaintiff(s) and R & C ALLIANCE OF FLORIDA CORPORATION, INC., A/K/A R & C ALLIANCE OF FLORIDA CORP, A FLORIDA CORPORATION, is 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 A.M., Eastern Time, on October 30, 2025, the following described property as set forth in said Final Judgment, to wit:

Lot 14, Less the East 40 feet thereof, and Lots 15, 16, and 17, Less the South 69.25 feet of the West 13.5 feet thereof, SUNSET-PARK EXTENSION, according to the Plat thereof, as recorded in Plat Book 12, at Page 42, of the Public Records of POLK County, Florida.

Parcel ID Number: 25-28-10-325500-000140

Property Address: 730 Virginia Avenue, A & B, Auburndale, FL 33823

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 in accordance with Florida Statutes, Section 45.031.

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

Dated this 2nd day of October, 2025.
MEADOWS LAW, P.A.
Attorney for Plaintiff
Main Office: 454 NW 22 Avenue, 207, Miami, FL 33125
Correspondence: P.O. Box 831702
Miami, FL 33283-1702
Service Email:
pmeadowsesq@gmail.com
Telephone: (305) 788-9881 ||
Facsimile: (305) 547-9608
By: /s/ Paul Meadows
Paul Meadows, Esq.
FBN: 94279
October 10, 17, 2025 25-01499K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
FILE No. 2025CP-0230
IN RE: ESTATE OF JANET LYNN SIMON, Deceased

The administration of the estate of JANET LYNN SIMON, deceased, whose date of death was July 16, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of notice is October 10, 2025.

JULIE SIMON
Personal Representative
4025 Oak Preserve Drive
Winter Haven, FL 33880
Matthew Kovschak
Attorney for Personal Representative
Florida Bar No. 602876
Sutton Law Firm
325 W. Main Street
Bartow, FL 33830
Telephone: (863) 533-8912
Email: matt@suttonlawfirm.net
Service email:
djsservice@suttonlawfirm.net
October 10, 17, 2025 25-01547K

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. 532025CA001128A000BA
Freedom Mortgage Corporation,
Plaintiff, vs.
Joseph Donald Bertrand a/k/a Joseph Bertrand, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 532025CA001128A000BA of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Joseph Donald Bertrand a/k/a Joseph Bertrand; Roseanna Maude Robbins a/k/a Roseanna M. Robbins; Rebecka Lesley Allasia Rawson a/k/a Rebecka Rawson; Dividend Solar Finance LLC; GoodLeap, LLC 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 25th day of November, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT(S) 10, 11 AND 12, TOGETHER WITH THE EAST 1/2 OF VACATED ALLEY ADJOINING THE WEST LINE OF SAID LOTS, BLOCK B, W. S. PRESTON'S ADDITION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 83, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TAX ID:
25-30-07-4030000-002100

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 6th day of October, 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
File # 25-F00569
October 10, 17, 2025 25-01521K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
FILE No. 2025CP-2393
IN RE: ESTATE OF SCARLETT JACKSON GLOVER, Deceased

The administration of the estate of SCARLETT JACKSON GLOVER, deceased, whose date of death was April 30, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of notice is October 10, 2025.

LLOYD "RAY" JACKSON
Personal Representative
119 Cypress Banks Dr.
Saint Johns, FL 32259
Matthew Kovschak
Attorney for Petitioner
Florida Bar No. 602876
Sutton Law Firm
325 W. Main Street
Bartow, FL 33830
Telephone: (863) 533-8912
Email: matt@suttonlawfirm.net
Service email:
djsservice@suttonlawfirm.net
October 10, 17, 2025 25-01548K

FIRST INSERTION

NOTICE OF SALE AS TO:
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2024-CA-004470
SILVERLEAF RESORTS, LLC
Plaintiff, vs.
NINI ET AL.,
Defendant(s).

Notice is hereby given that on 10/31/25 at 10:00 a.m. Eastern time at www.polk.realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:

Count
I
Defendants
CONROY NINI NINI

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") , according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration") , with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Interest 1.923%, Use Period No./ Unit No. 41/0039, Building N/A

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 2024-CA-004470.

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.

DATED this October 2, 2025
JERRY E. ARON, P.A.
Jerry E. Aron, Esq.
Attorney for Plaintiff
Florida Bar No. 0236101
2505 Metrocentre Blvd., Suite 301
West Palm Beach, FL 33407
Telephone (561) 478-0511
Facsimile (561) 478-0611
jaron@aronlaw.com
October 10, 17, 2025 25-01500K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY,
CIVIL DIVISION
CASE NO.: 2025-CA-000677-0000-00
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
GABRIEL JAMES WEISS, et al.,
Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Amended Final Judgment of Foreclosure entered on September 26, 2025 in Case No. 2025-CA-000677-0000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff, and GABRIEL JAMES WEISS, CHRISTINA MARIE LOPEZ, NANCY FULLWOOD LOPEZ, CRAIG RAYMOND LOPEZ and MATTIE POINTE HOMEOWNER'S ASSOCIATION, INC are Defendants, the Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on www.polk.realforeclose.com, on the 10th day of November, 2025, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment, to wit:

LOT 126 OF MATTIE POINTE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 185, PAGE(S) 44, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Also known as 1548 MATTIE POINTE PLACE, AUBURNDALE, FL 33823

together with all existing or subsequently erected or affixed buildings, improvements and fixtures.

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 1st day of October 2025
Sokolof Remtulla, LLP
By: /s/ Benjamin D. Ladouceur
Benjamin D. Ladouceur, Esq.
Florida Bar No.: 73863
SOKOLOF REMTULLA, LLP,
6801 Lake Worth Road, Suite 100E,
Greenacres, FL 33467,
Telephone: 561-507-5252
E-mail: pleadings@sokrem.com,
Counsel for Plaintiff
October 10, 17, 2025 25-01527K

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. 532023CA005978000000
Freedom Mortgage Corporation,
Plaintiff, vs.
Jose Ivan Olivera a/k/a Jose Olivera,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 532023CA005978000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Jose Ivan Olivera a/k/a Jose Olivera 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 10th day of November, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 30, MAISANO HIGHLAND ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 66, PAGE(S) 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TAX ID:
27-27-28-776620-000300

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 2nd day of October, 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
File # 23-F01657
October 10, 17, 2025 25-01501K

FIRST INSERTION

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. 2023CA006427000000
FBC MORTGAGE, LLC,
Plaintiff, vs.
HOK M MUI, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 26, 2025 in Civil Case No. 2023CA006427000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FBC MORTGAGE, LLC is Plaintiff and Hok M Mui, 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 27th day of October, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 110, GOLDEN RIDGE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 167, PAGE(S) 24 THROUGH 27, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street,
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
23-08054FL
October 10, 17, 2025 25-01512K

FIRST INSERTION

CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No. 53-2025-CA-001471
Honorable Judge: Ojeda, Reinaldo Juan
PLANET HOME LENDING, LLC
Plaintiff, vs.
ALAN WEBSTER; JENIFER WEBSTER; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2
Defendants,

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated September 25, 2025 in the above-styled cause, I Stacy M. Butterfield, Clerk of the Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, bidding begins at 10 a.m. Eastern Time on November 24, 2025, the following described property:

PARCEL 1:
LOT 16, BLOCK 1, LAKE BONNY HEIGHTS UNIT NO. 3, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 37, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PARCEL 2:
COMMENCING AT THE SOUTHEAST CORNER OF SAID LOT 16, BLOCK 1, LAKE BONNY HEIGHTS UNIT NO. 3, RECORDED IN PLAT BOOK 37, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN THENCE EAST 100 FEET, THENCE NORTH 203.37 FEET, THENCE WEST 100 FEET, THENCE SOUTH 203.37 FEET TO THE POINT OF BEGINNING; BEING A PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 28 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA.

PARCEL ID:
242821-240400-001160

COMMONLY KNOWN AS:
416 Nansemond Ave,
Lakeland, FL 33801.

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.

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.

Respectfully submitted this October 6, 2025.
/s/ Matthew T. Wasinger
Matthew T. Wasinger, Esquire
Wasinger Law Office
605 E. Robinson, Suite 730
Orlando, FL 32801
(407) 308-0991
Fla. Bar No.: 0057873
Attorney for Plaintiff
Service:
mattw@wasingerlawoffice.com
October 10, 17, 2025 25-01526K

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--- 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. 2024CA002004000000
NATIONSTAR MORTGAGE LLC, Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LILLIAN LOCKE-NEWMAN A/K/A LILLIAN LOCKE NEWMAN A/K/A LILLIAN NEWMAN, DECEASED, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 28, 2025, and entered in 2024CA002004000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LILLIAN LOCKE-NEWMAN A/K/A LILLIAN LOCKE NEWMAN A/K/A LILLIAN NEWMAN, DECEASED; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF TOM NEWMAN, DECEASED; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT JOSEPH NEWMAN, DECEASED; JENNIFER CHAVIS; BRENDA NEWMAN; CHRISTINA COCHRAN; JESSICA NEWMAN; MV REALTY PBC, LLC 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 October 27, 2025, the following described property as set forth in said Final Judgment, to wit:

THE SOUTH 62 1/2 FEET OF THE NORTH 200 FEET OF LOT 43, BLOCK 2, COUNTRY CLUB ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 7, PAGE(S) 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
827 MERIDIAN AVE,
LAKELAND, FL 33801

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 7 day of October, 2025.
By: \S\ Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
24-175852 - SaR
October 10, 17, 2025 25-01537K

FIRST INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 53-2024-CA-002064
NATIONSTAR MORTGAGE LLC, Plaintiff, vs.
NELSON JOSE RUIZ AKA NELSON RUIZ, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated September 12, 2025, and entered in Case No. 53-2024-CA-002064 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Nationstar Mortgage LLC, is the Plaintiff and Nelson Jose Ruiz aka Nelson Ruiz, United States of America Acting through Secretary of Housing and Urban Development, Goodleap, LLC, Hammock Reserve Phase 1 Homeowners Association, INC., are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the November 12, 2025 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 64, HAMMOCK RESERVE PHASE 1, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 183 PAGE(S) 26 THROUGH 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
A/K/A 4063 ALISSA LN HAINES CITY FL 33844

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 02 day of October, 2025.
ALBERTELLI LAW
P. O. Box 23028
Tampa, FL 33623
Tel: (813) 221-4743
Fax: (813) 221-9171
eService: servealaw@albertellilaw.com
By: /s/ Silver Jade Bohn
Florida Bar #95948
Silver Jade Bohn, Esq.
IN/24-006579
October 10, 17, 2025 25-01546K

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. 532025CA002093A000BA
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.
WANDA INDIRA GAYLE, et. al. Defendant(s),

TO: WANDA INDIRA GAYLE, UNKNOWN SPOUSE OF WANDA INDIRA GAYLE,
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 5, BLOCK 9, OF LAWSON DUNES SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 198, PAGE(S) 33 THROUGH 40, 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 11/10/2025 /(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 day of OCT 03 2025.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Ruthy Pacheco
DEPUTY CLERK

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
6409 Congress Ave.,
Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-277013
October 10, 17, 2025 25-01522K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2023CA005977000000
DIVISION: 15
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC Plaintiff, -vs.-
Joseph Sanchez a/k/a Joseph P. Sanchez; Shelly Sanchez; Sunnova Energy Corporation d/b/a SunStreet Energy Group; Sunnova TE Management, LLC; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2023CA005977000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, Plaintiff and Joseph Sanchez a/k/a Joseph P. Sanchez are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on November 10, 2025, the following described property as set forth in said Final Judgment, to-wit:

LOT 11, LIBERTY RIDGE PHASE ONE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 173, PAGE(S) 11 THROUGH 13, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted By:
ATTORNEY FOR PLAINTIFF:
LOGS LEGAL GROUP LLP
750 Park of Commerce Blvd., Suite 130
Boca Raton, Florida 33487
(561) 998-6700
(561) 998-6707
23-329734 FC01 RFT
October 10, 17, 2025 25-01525K

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.: 2025CA-001377-0000-00
NATIONSTAR MORTGAGE LLC, Plaintiff, vs.
NANISHKA M. BERNARD PAGAN; AVIANA HOMEOWNERS ASSOCIATION, INC. FKA AVIANA RESORT MASTER ASSOCIATION, INC.; RESERVE AT AVIANA HOMEOWNERS' ASSOCIATION, INC.; SUNNOVA TE MANAGEMENT LLC; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; RICARDO CARRASCO; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 31 day of October, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 20, RESERVE AT AVIANA, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 181, PAGE(S) 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS: 916 GRAZIE LOOP, DAVENPORT, FL 33837

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

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

Dated this 06 day of October 2025.
By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@decubaslewis.com
24-03218
October 10, 17, 2025 25-01528K

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.: 2025CA002270A000BA
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.
CHRISTINA ZAMORA; NICHOLAS TYLER SPRING; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 04 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:

THE SOUTH 1/2 OF LOTS 7, 8 AND 9, LESS AND EXCEPT THE EAST 1/2 OF THE SOUTH 1/2 OF LOT 7, ARNOLD'S SUBDIVISION OF BLOCK 1 OF C.W. ROCKNER'S ADDITION TO FORT MEADE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 1, PAGE 21, IN SECTION 27, TOWNSHIP 31 SOUTH, RANGE 25 EAST, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
407 LIME ST SE,
FORT MEADE, FL 33841

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

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

Dated this 01 day of October 2025.
By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@decubaslewis.com
25-01637
October 10, 17, 2025 25-01536K

--- ACTIONS --

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2022-CA-002010
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, v.
UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF ROBERT A. BOSWORTH SR., et al.,
Defendants.
TO: Robert A. Bosworth, Jr.
1968 Galaxy Drive
Lake Wales FL 33859
Robert A. Bosworth, Jr.
5460 S Jennings Rd.
Haines City, FL 33844
Bonnie Jan Bosworth a/k/a
Bonnie Jean Bosworth
900 Avenue X N.W.
Winter Haven FL 33881
Bonnie Jan Bosworth a/k/a
Bonnie Jean Bosworth
8481 SW 34th Ter, Apt. TC
Miami, FL 33155
Unknown Personal Representative of the Estate of Robert A. Bosworth Sr. a/k/a Robert Allan Bosworth, Sr.
Last known address: Unknown
Unknown Heirs, Beneficiaries, and Devisees of the Estate of Robert A. Bosworth Sr. a/k/a Robert Allan Bosworth, Sr.
Last known address: Unknown

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida:

Lot 98, HARTRIDGE MANOR, according to the Map or Plat thereof as recorded in Plat Book 14, Page 9, Public Records of Polk County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of first publication of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; or a default will be entered against you for the relief demanded in the complaint.

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

Default Date 11/3/2025

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this day of SEP 24 2025.

Stacy M. Butterfield
as Clerk of the Circuit Court of
Polk County, Florida
(SEAL) By: Ruthy Pacheco
DEPUTY CLERK

Anthony R. Smith, Esquire,
the Plaintiff's attorney,
Tiffany & Bosco, P.A.,
1201 S. Orlando Ave, Suite 430,
Winter Park, FL 32789
October 10, 17, 2025 25-01518K

FIRST INSERTION

NOTICE FOR PUBLICATION
NOTICE OF ACTION
CONSTRUCTIVE SERVICE
PROPERTY
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
CIVIL ACTION NO: 532025CA003915A000BA
Civil Division
IN RE:
TERRALARGO COMMUNITY ASSOCIATON, INC., a Florida non-profit Corporation,
Plaintiff, vs.
UNKNOWN HEIRS, BENEFICIERIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM INTEREST IN THE ESTATE OF OSCAR RIVERA, JR, DECEASED; AMANDA RIVERA, et al,
Defendant(s),
TO: UNKNOWN HEIRS, BENEFICIERIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM INTEREST IN THE ESTATE OF OSCAR RIVERA, JR, DECEASED

YOU ARE HEREBY NOTIFIED that an action to foreclose a lien on the following property in POLK County, Florida:

LOT 45, TERRALARGO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 139, PAGES 7-10, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any to it on FLORIDA COMMUNITY LAW GROUP, P.L., Attorney for TERRALARGO COMMUNITY ASSOCIATON, INC., whose address is P.O. Box 292965, Davie, FL 33329-2965 and file the original with the clerk of the above styled court on or before Nov. 6, 2025, (or 30 days from the first date of publication, whichever is later); otherwise a default will be entered against you for the relief prayed for in the complaint or petition.

This notice shall be published once a week for two consecutive weeks in The Polk Business Observer (Newspaper)

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 said court at POLK County, Florida on this 30 day of Sept., 2025.

STACY M BUTTERFIELD, CPA
As Clerk, Circuit Court
POLK County, Florida
(SEAL) By: A. Nieves
As Deputy Clerk

Florida Community Law Group, P.L.
Jared Block, Esq.
P.O. Box 292965
Davie, FL 33329-2965
Phone: (954) 372-5298
Fax: (866) 424-5348
Email: jared@flclg.com
Fla Bar No.: 90297
October 10, 17, 2025 25-01503K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 2025-CA-002449
CROSSCOUNTRY MORTGAGE, LLC,
Plaintiff, vs.
THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, MIGUEL ANGEL VASQUEZ AKA MIGUEL VASQUEZ AKA MIGUEL A. VASQUEZ, DECEASED, et al,
Defendant(s).
To: THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, MIGUEL ANGEL VASQUEZ AKA MIGUEL VASQUEZ AKA MIGUEL A. VASQUEZ, DECEASED
Last Known Address: Unknown
Current Address: Unknown
MIGUEL ENRIQUE VASQUEZ SANCHEZ
Last Known Address:
3106 SAINT KITTS CT
HAINES CITY, FL 33844
Current Address: Unknown

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:

LOT 210, KOKOMO BAY PHASE TWO, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 122, PAGE(S) 3 AND 4, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
A/K/A 3106 SAINT KITTS CT HAINES CITY FL 33844

has been filed against you and you are required to file written defenses with the clerk of court and to serve a copy within 30 days after the first publication of the Notice of Action, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

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 on this day of OCT 02 2025.

Stacy M. Butterfield
Clerk of the Circuit Court
By: /s/ Ruth Pacheco
Deputy Clerk

Albertelli Law
P.O. Box 23028
Tampa, FL 33623
tna - 25-003189
October 10, 17, 2025 25-01534K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2025-CA-003838-A000-BA
ALVEZA GARCIA,
Plaintiff, vs.
SHEILA WEEKS, JAMES WILLIAM MOORE, if alive, and if dead, his unknown spouse, heirs, estate, personal representative, devisees, grantees, judgment creditors and all other parties claiming by, through, under or against him,
Defendants.
TO: JAMES WILLIAM MOORE, if alive, and if dead, his unknown spouse, heirs, estate, personal representative, devisees, grantees, judgment creditors and all other parties claiming by, through, under or against him, Defendants

YOU ARE HEREBY NOTIFIED that an action for declaratory and injunctive relief to establish a statutory way of necessity on the following real property in Polk County, Florida:

301 1/2 MOSS RD LAKESIDE PARK PB 3 PGS 20 & 21 Lot 83 BEG 491.5 FT S of NW COR FOR POB CONT S 104.3 Ft E 100.73 FT N 104.3 FT W 100.73 FT TO POB
Parcel Identification No.:
25-28-05-319500-008306
Property Address:
301 Moss Road W, #D,
Auburndale, Florida 33823

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801, on or before November 7, 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.

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: October 1, 2025

STACY M. BUTTERFIELD
Clerk of the Circuit Court
By: Deputy Clerk

Gregory A. Sanoba, Esquire,
422 South Florida Avenue,
Lakeland, Florida 33801
October 10, 17, 2025 25-01515K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
CIVIL ACTION NO: 532025CA003898A000BA
Civil Division
IN RE:
LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation,
Plaintiff, vs.
UNKNOWN HEIRS, BENEFICIERIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM INTEREST IN ESTATE OF JENNIFER LYNNE TRIBUE-ISAAC, DECEASED; UNKNOWN TENANT(S) IN POSSESSION, IF ANY; et al,
Defendant(s),
TO: UNKNOWN HEIRS, BENEFICIERIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM INTEREST IN ESTATE OF JENNIFER LYNNE TRIBUE-ISAAC, DECEASED,

YOU ARE HEREBY NOTIFIED that an action to foreclose a lien on the following property in POLK County, Florida:

LOT 156, LAKESIDE LANDINGS PHASE 3, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 168, PAGES 5 THROUGH 7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any to it on FLORIDA COMMUNITY LAW GROUP, P.L., Attorney for LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC., whose address is P.O. Box 292965, Davie, FL 33329-2965 and file the original with the clerk of the above styled court on or before 11/10/2025, (or 30 days from the first date of publication, whichever is later); otherwise a default will be entered against you for the relief prayed for in the complaint or petition.

This notice shall be published once a week for two consecutive weeks in The Polk County Business Observer (Newspaper)

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 said court at POLK County, Florida on this day of OCT 01, 2025.

STACY M BUTTERFIELD, CPA
As Clerk, Circuit Court
POLK County, Florida
(SEAL) By: Ruthy Pacheco
As Deputy Clerk

Florida Community Law Group, P.L.
Jared Block, Esq.
P.O. Box 292965
Davie, FL 33329-2965
Phone: (954) 372-5298
Fax: (866) 424-5348
Email: jared@flclg.com
Fla Bar No.: 90297
October 10, 17, 2025 25-01514K

FIRST INSERTION

NOTICE FOR PUBLICATION
NOTICE OF ACTION
CONSTRUCTIVE SERVICE
PROPERTY
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
CIVIL ACTION NO: 532025CA001554A000BA
Civil Division
IN RE:
BELLA NOVA HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation,
Plaintiff, vs.
KELLY AUGUSTIN; MONISE AUGUSTIN, et al,
Defendant(s),
TO: KELLY AUGUSTIN
LAST KNOWN ADDRESS: 205 HAMLET ROAD, DAVENPORT, FL 33837

YOU ARE HEREBY NOTIFIED that an action to foreclose a lien on the following property in POLK County, Florida:

LOT 8, BELLA NOVA - PHASE 3, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 164, PAGES 21 THROUGH 24, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any to it on FLORIDA COMMUNITY LAW GROUP, P.L., Attorney for BELLA NOVA HOMEOWNERS ASSOCIATION, INC., whose address is P.O. Box 292965, Davie, FL 33329-2965 and file the original with the clerk of the above styled court on or before 11-6-2025, (or 30 days from the first date of publication, whichever is later); otherwise a default will be entered against you for the relief prayed for in the complaint or petition.

This notice shall be published once a week for two consecutive weeks in The Polk County Business Observer (Newspaper)

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 said court at POLK County, Florida on this 30 day of Sept., 2025.

STACY BUTTERFIELD
As Clerk, Circuit Court
POLK County, Florida
(SEAL) By: A. Nieves
As Deputy Clerk

Florida Community Law Group, P.L.
Jared Block, Esq.
P.O. Box 292965
Davie, FL 33329-2965
Phone: (954) 372-5298
Fax: (866) 424-5348
Email: jared@flclg.com
Fla Bar No.: 90297
October 10, 17, 2025 25-01502K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
CIVIL DIVISION
Case No. 2025CA002708A000BA
Division 07
AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY, LLC
Plaintiff, vs.
UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF THE ESTATE OF TRACEY ANNE BLUE A/K/A TRACY ANN BLUE A/K/A TRACY TRACEY ANN BLUE, DECEASED, ISAIAH TERRILL BLUE, PERSONAL REPRESENTATIVE OF THE ESTATE OF TRACEY ANNE BLUE A/K/A TRACY ANN BLUE A/K/A TRACY TRACEY ANN BLUE, DECEASED, ISAIAH TERRILL BLUE, KNOWN HEIR OF THE ESTATE OF TRACEY ANNE BLUE A/K/A TRACY ANN BLUE A/K/A TRACY TRACEY ANN BLUE, DECEASED, et al.
Defendants.
TO: UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF THE ESTATE OF TRACEY ANNE BLUE A/K/A TRACY ANN BLUEA/K/A TRACY TRACEY ANN BLUE, DECEASED
CURRENT RESIDENCE UNKNOWN

You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida:

LOT 64, PHASE 3A, OF HIGHLANDS RESERVE, PHASES 3A AND 3B, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 110, AT PAGES 30 THROUGH 33, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

commonly known as 546 GLENEAGLES DR, DAVENPORT, FL 33897 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jennifer M. Scott of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before 11/3/2025, (or 30 days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the 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.

Dated: September 25, 2025.

CLERK OF THE COURT
Honorable Stacy M. Butterfield
255 North Broadway
Bartow, Florida 33830-9000
(COURT SEAL) By: Ruthy Pacheco
Deputy Clerk

Jennifer M. Scott
Kass Shuler, P.A.,
plaintiff's attorney,
P.O. Box 800,
Tampa, Florida 33601,
(813) 229-0900
327486/2530200/MTS
October 10, 17, 2025 25-01504K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 532025CA003047A000BA
MIDFIRST BANK
Plaintiff, v.
FLORENCE M COLE, ET AL.
Defendants.
TO: FLORENCE M COLE,
Current residence unknown, but whose last known address was:
10401 STEVEN DR,
POLK CITY, FL 33868-9383

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida, to-wit:

LOT 17, DEER TRAILS NORTH, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 92, PAGE 9, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MOBILE HOME DESCRIBED AS A 1994 MERITT WITH VIN NUMBERS FLHML2F61510801A AND FLHML2F61510801B AND TITLE NUMBERS 65971135 AND 65971136

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before 11/10/2025 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, 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 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 my hand and seal of the Court on this day of OCT 02 2025.

Stacy M. Butterfield
Clerk of the Circuit Court
(SEAL) By: Ruthy Pacheco
Deputy Clerk

eXL Legal, PLLC,
Plaintiff's attorney,
12425 28th Street North,
Suite 200,
St. Petersburg, FL 33716
1000010574
October 10, 17, 2025 25-01535K

FIRST INSERTION

NOTICE OF ACTION-MORTGAGE FORECLOSURE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CA-002348
TRIAD FINANCIAL SERVICES, INC.,
Plaintiff, vs.
ADIAN STEWART, ALEXIS GUIDO UNKNOWN SPOUSE OF ADIAN STEWART, UNKNOWN SPOUSE OF ALEXIS GUIDO, UNKNOWN PARTY IN POSSESSION,
Defendant(s),
TO: ADIAN STEWART
ALEXIS GUIDO
UNKNOWN SPOUSE OF
ADIAN STEWART
UNKNOWN SPOUSE OF
ALEXIS GUIDO
UNKNOWN PARTY IN POSSESSION

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:

Beginning at the Northwest corner of Government Lot 1, in Section 8, Township 29 South, Range 28 East, Polk County Florida; run South 1682.91 feet, East 395.0 feet for the Point of Beginning; thence run South 100.0 feet; East 120.0 feet; North 100.0 feet; West 120.0 feet back to the Point of Beginning. Being Lots 123, 124, 125, and 126 of Unrecorded Lake Pierce Retreats; LESS Streets. Together with that certain Manufactured Home more specifically described as: 2022 Champion Home Builders, Inc., PM0764D, 76X32
Parcel ID No.:
28-29-08-000000-043050
Property Address:
2530 Blue Bream Dr.,
Lake Wales, FL 33898

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Monika E. Siwiec, Esq., of The Gibson Law Firm, P.A., 4720 Salisbury Road, 247-04, Jacksonville, FL 32256, within thirty (30) days of the date of the first publication of this notice, and file the original with the Clerk of this Court 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.

Dated this 2nd day of October 2025.

CLERK OF CIRCUIT COURT
Deputy Clerk

Monika E. Siwiec, Esq.
4720 Salisbury Road, 247-04
Jacksonville, FL 32256
561-501-7858
mes@gibsonlawfirmpa.com
October 10, 17, 2025 25-01513K

--- PUBLIC SALES / ACTIONS --

FIRST INSERTION

NOTICE OF ACTION
BY PUBLICATION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, STATE OF FLORIDA
CASE NO: 2025-CA-000168
HAMPTON LAKES OF DAVENPORT HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation,
Plaintiff, v.
EVETTE M. PAGAN, ROBERT MADURO, VICTOR MADURO JR., LUCY C. MADURO, KEVIN CHRIS WASHINGTON, UNKNOWN SPOUSE OF KEVIN CHRIS WASHINGTON, AND UNKNOWN TENANT(S),
Defendants.
TO: KEVIN CHRIS WASHINGTON
LAST KNOWN ADDRESS(ES):
459 Ballyshannon Drive,
Davenport, Florida 33897
324 E 108th St Apt 11B,
New York, NY 10029

YOU ARE HEREBY NOTIFIED that an action to foreclose a Claim of Lien on the following property in Polk County: Lot 113 of HAMPTON ESTATES PHASE I, VILLAGES 1-B AND 2-B, according to the Plat thereof as recorded in Plat Book 109, Pages 18-21, of the Public Records of Polk County, Florida., 459 Ballyshannon Drive, Davenport, Florida 33897, has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Sean P. Reed, attorney for the Plaintiff, Hampton Lakes of Davenport Homeowners Association, Inc., whose address is 13000 Avalon Lake Drive, Suite 305, Orlando, FL 32828, and file the original with the clerk of the above-styled court within 30 days after the first publication of this Notice of Action, otherwise a default will be entered against you for the relief prayed for in the complaint or petition.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

WITNESS my hand and the seal of said court at Polk County, Florida on this day of OCT 06, 2025.

Stacy M. Butterfield
Clerk of the Court
Polk County, Florida
(SEAL) By: Ruthy Pacheco
Deputy Clerk

/S/ Sean P. Reed
FRANK A. RUGGIERI, ESQ.
Florida Bar No.: 0064520
SEAN P. REED, ESQ.
Florida Bar No.: 1040934
THE RUGGIERI LAW FIRM, P.A.
13000 Avalon Lake Drive, Ste. 305
Orlando, Florida 32828
Phone: (407) 395-4766
pleadings@ruggierilawfirm.com
Attorneys for Plaintiff
October 10, 17, 2025 25-01538K

FIRST INSERTION

NOTICE OF ACTION
FORECLOSURE PROCEEDINGS-PROPERTY
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2025CA000991000000
DIVISION: 15
Nationstar Mortgage LLC
Plaintiff, -vs.-
Jenkins Ranaldo Noel a/k/a Jenkins Noel; Uyanga Uuganbaatar a/k/a Y. Uuganbaatar; Independent Savings Plan Company d/b/a ISPC; Villamar Phase 4 Homeowners Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)
Defendant(s).
TO: Jenkins Ranaldo Noel a/k/a Jenkins Noel: 545 Lakeshore Circle, Lake Mary, FL 32746
Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

LOT 31, VILLAMAR PHASE FOUR, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 190, PAGE(S) 16-21, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 2586 San Marco Way, Winter Haven, FL 33884.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before with 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: Nov. 10, 2025

WITNESS my hand and seal of this Court on the 3rd day of October, 2025.

Stacy M. Butterfield
Circuit and County Courts
(SEAL) By: A. Nieves
Deputy Clerk

LOGS LEGAL GROUP LLP,
Attorneys for Plaintiff,
750 Park of Commerce Blvd.,
Suite 130,
Boca Raton, FL 33487
25-332725 FC01 CXE
October 10, 17, 2025 25-01539K

FIRST INSERTION

SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT FOOD AND BEVERAGE COMMITTEE NOTICE OF WORKSHOPS

The Food and Beverage Committee ("Committee") of the Solterra Resort Community Development District ("District") will hold public workshops via Microsoft Teams, link join to meetings are available on the District Website [https://www.solterraresortcdd.org], on the dates listed below at 6:00 p.m., unless otherwise indicated as follows:

October 17, 2025
November 21, 2025
December 19, 2025
January 16, 2026
February 20, 2026
March 20, 2026

A copy of the agenda for these meetings may be obtained from the District Manager's Office, Rizzetta & Company, Inc., 8529 South Park Circle, Suite 330, Orlando, Florida 32819; Phone: (407) 472- 2471 ("District Manager's Office").

The public workshops are open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The public workshops may be continued to a date, time, and place to be specified on the record at such public workshop. There may be occasions when Committee members or District staff may participate by speaker telephone.

Any person requiring special accommodations at the public workshops because of a disability or physical impairment should contact the District Manager's Office at least three (3) business days prior to the public workshop. 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.

No decisions shall be made at the public workshop. However, please be advised that any person who decides to appeal any decision made by the Committee with respect to any matter considered at the public workshops 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
October 10, 2025 25-01519K

SUBSEQUENT INSERTIONS

--- ACTIONS / ESTATE / PUBLIC SALES --

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 2025CA002293
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR ALIC 2024 INVESTMENT VEHICLE II
Plaintiff(s), vs.
EVODY SAM ROUTIERA/K/A EVODY ROUTIER; PROVIDENCE COMMUNITY ASSOCIATION, INC.; RAMSES ROUTIER; THE UNKNOWN TENANT IN POSSESSION,
Defendant(s).
TO: THE UNKNOWN TENANT IN POSSESSION
LAST KNOWN ADDRESS:
255 HAMPTON LOOP,
DAVENPORT, FL 33837
CURRENT ADDRESS: 255 HAMPTON LOOP, DAVENPORT, FL 33837

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Polk County, Florida, to foreclose certain real property described as follows:

LOT 59, HAMPTON LANDING AT PROVIDENCE, ACCORDINGTO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 180, PAGE(S) 1 THROUGH 4, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA..

Property address: 255 Hampton Loop, Davenport, FL 33837

You are required to file a written response with the Court and serve a copy of your written defenses, if any, to it on Padgett Law Group, whose address is 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, at least thirty (30) days from the date of first publication, 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 Oct. 27, 2025

DATED this the day of SEP 18 2025.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
As Clerk of the Court
(SEAL) BY: A. Nieves
Deputy Clerk

Plaintiff Atty: Padgett Law Group
6267 Old Water Oak Road,
Suite 203
Tallahassee, FL 32312
attorney@padgettlawgroup.com
TDP File No. 25-000258-3
October 3, 10, 2025 25-01459K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-003080
IN RE: ESTATE OF JAMES BRUCE MOORE,
Deceased.

The administration of the estate of JAMES BRUCE MOORE, deceased, whose date of death was May 28, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is: October 3, 2025.

JAMES MOORE
Personal Representative
5423 Oakway Drive
Lakeland, FL 33805
Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jrivera@hnh-law.com
October 3, 10, 2025 25-01461K

SECOND INSERTION

ADVERTISEMENT OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801-83.809). The undersigned will sell at public sale by competitive bidding on Wednesday the 22nd day of October, 2025 at 10:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 1141 E Memorial Blvd, Lakeland, FL, 33801. Porter, Melishia Furniture, Box SpringMattress, Totes, Office Chair; Thomas, Nija BAGS, KNIVES, FOLDING CHAIRS, LUGGAGE, SHOES HOUSEHOLD GOODS, OTHER; Haynes, Ronnie WALKER, SHOES, ENTERTAINMENT CENTER; vallanz, Karell DRESSER, COUCHES, SPEAKERS, LAMPS, BIKES, BOXES; Pena, Edward BOXES, BAGS, DECORATIONS, LAMP, BOOKS, TOTES, O2 TANK, HOUSEHOLD GOODS, OTHERS; Mitchell, Monique Clothes, Suitcases, Bags; Laster, LaMonica PINBALL MACHINE, TOOLS, JACK, COMMERICAL WASHER; Ferron, David TOOLS, BIKE, LUGGAGE, TOTES, CLOTHES, KITCHEN WARES, HOUSEHOLD GOODS, OTHER; Diaz Arce, Charlene KITCHEN WARE, MATTRESS, SECTIONAL COUCH, LUGGAGE, PILLOWS, BELTS, HOUSEHOLD GOODS, OTHER; Roberts, Brittany BAGS, CLOTHES, SHOES, HOUSEHOLD GOODS, OTHER; Alvin, Evan KIDS TOYS, SMALL KITCHEN APPLIANCES, FURNITURE, HOUSEHOLD GOODS; Hill, Latoya Furniture, Household Goods, Bedding, Bags; Mikell-Givens, Kyle MISC BAGS, BOXES; Garrison, April MIRRORS, ARTWORK, BOXES, LAMP SHADES; Davis, Stanton MISC BOXES AND BAGS, FURNITURE (BED SET), SMALL DRESSER; Felton, Sarajean DRESSERS, DISPLAY SHELFBOOKSHELVES, COUCH AND LOVESEAT, MIRROR; Gibson, Melissa MISC ITEMS, TOOLS, LADDER, HOUSHOLD GOODS, APPLIANCES, MISC BOXESBAGS; Cheatum, Zachariah KIDS TOYS, TIRES, MISC BAGS, BOXES Sale is subject to cancellation in the event of settlement between owner and obligated party.

October 3, 10, 2025 25-01469K

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2025CA001788A000BA
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST,
Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LINDA E. LAW, DECEASED, et. al.
Defendant(s),
TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LINDA E. LAW, DECEASED,
whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, 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 11, BLOCK A, NORTHSHORE HIGHLANDS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 77, AT PAGE 27, 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 Ave., Suite 100, Boca Raton, Florida 33487 on or before 11/7/2025 /(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 day of SEP 30 2025.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Ruthy Pacheco
DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-271207
October 3, 10, 2025 25-01488K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532025CP002548A000BA
IN RE: ESTATE OF WILBUR DEAN LEWIS,
Deceased.

The administration of the estate of WILBUR DEAN LEWIS, Deceased, whose date of death was June 23, 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.

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

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

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

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

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

The date of first publication of this notice is October 3, 2025.

ALEXIS LEWIS,
Personal Representative
Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
2501 Hollywood Blvd.
Suite 206
Hollywood, FL 33020
Telephone: (305) 956-9040
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email:
Jennifer@srblawyers.com
October 3, 10, 2025 25-01464K

OFFICIAL COURTHOUSE WEBSITES

MANATEE COUNTY
manateeclerk.com
SARASOTA COUNTY
sarasotaclerk.com
CHARLOTTE COUNTY
charlotteclerk.com
LEE COUNTY
leeclerk.org
COLLIER COUNTY
collierclerk.com
HILLSBOROUGH COUNTY
hillsclerk.com
PASCO COUNTY
pascoclerk.com
PINELLAS COUNTY
mypinellasclerk.gov
POLK COUNTY
polkcountyclerk.net
ORANGE COUNTY
myorangeclerk.com
LV20890_V5

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Email your Legal Notice
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Deadline Wednesday at noon
Friday Publication

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COLLIER • CHARLOTTE
FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
LV20206_V24

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

SECOND INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY, FLORIDA
CASE NO: 23-CC-7092
KENSINGTON VIEW HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation,
Plaintiff, vs.
TEEKEELIA ROBINSON, RONALD WILLIAMS and ANY UNKNOWN OCCUPANTS IN POSSESSION,
Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to the Summary Final Judgment in this cause, in the County Court of Polk County, Florida, the Clerk of Court will sell all the property situated in Polk County, Florida described as:

Lot 32, KENSINGTON VIEW, according to the plat thereof, recorded in Plat Book 166, Page 50, of the Public Records of Polk County, Florida. With the following street address: 377 Kensington View Drive, Winter Haven, Florida, 33880.

at public sale, to the highest and best bidder, for cash, at www.polk.realforeclose.com, at 10:00 A.M. on October 24, 2025.

Any person claiming an interest in the surplus from the sale, if any, must file a claim with the Clerk no later than the date that the Clerk reports the funds as unclaimed.

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

Dated this 29th day of September, 2025.

STACY M. BUTTERFIELD
CLERK OF THE CIRCUIT COURT
s/ Stephan C. Nikoloff
Stephan C. Nikoloff
(Steve@associationlawfl.com)
Bar Number 56592
Attorney for Plaintiff
1964 Bayshore Boulevard,
Suite A
Dunedin, Florida 34698
Telephone: (727) 738-1100
October 3, 10, 2025 25-01473K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532025CP003182A000BA
Division 14
IN RE: ESTATE OF THADDEUS LEE THOMAS
Deceased.

The administration of the estate of Thaddeus Lee Thomas, deceased, whose date of death was March 6, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 988, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 October 3, 2025.

Personal Representative:
Angela R. Thomas
1042 W. 12th Street
Lakeland, Florida 33805
Attorney for Personal Representative:
Rodolfo Suarez Jr. Esq., Attorney
Florida Bar Number: 013201
9100 South Dadeland Blvd, Suite 1620
Miami, Florida 33156
Telephone: 305-448-4244
E-Mail: rudy@suarezlawyers.com
Secondary E-Mail:
eservice@suarezlawyers.com
October 3, 10, 2025 25-01462K

SECOND 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. 2023CA-005305-0000-00
BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST,
Plaintiff, vs.
ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARIE BERNEICE FOWLER, DECEASED; HERBERT EUGENE ODEN; WAYNE CURTIS ODEN; TINA ROBIN LETCHWORTH; DARLENE ROXANNE HATCH; APRIL RENEE POLLOCK; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY,
Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed September 18, 2025 and entered in Case No. 2023CA-005305-0000-00, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST 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 MARIE BERNEICE FOWLER, DECEASED; HERBERT EUGENE ODEN; WAYNE CURTIS ODEN; TINA ROBIN LETCHWORTH; DARLENE ROXANNE HATCH; APRIL RENEE POLLOCK; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on October 23, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 10, TIMBERCREEK PHASE 2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 79, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH A 1983 DOUBLEWIDE MOBILE HOME, ID# SHS1W-GA49822737A, TITLE NO.: 20424039 AND ID# SHS1W-GA4982273B, TITLE NO.: 22338649

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

This notice is provided pursuant to Administrative Order No.1-21.5.

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 26th day of September 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.: 23-00715 PHH
V6.20190626
October 3, 10, 2025 25-01458K

THIRD INSERTION

PUBLIC NOTICE
Optum – Cypress Gardens
will be relocating
effective Oct. 27, 2025.

NEW LOCATION
Optum – Lake Wales
1143 State Road 60 E
Lake Wales, FL 33853
Phone: 1-863-679-8815

For questions or copies of
medical records call or fax:
Phone: 1-863-268-7380
Fax: 1-817-514-7879

Sept. 26; Oct. 3, 10, 17, 2025
25-01449K

SECOND INSERTION

Notice to Creditors
IN THE CIRCUIT COURT OF POLK COUNTY, FLORIDA
PROBATE DIVISION
CASE NO: 2025-CP-002600
PROBATE DIVISION
IN RE: ESTATE OF SIMONE L. SMITH
Deceased.

The administration of the Estate of Simone L. Smith, deceased, File 2025-CP-002600 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL33831-9000. The name and address of the personal representative and the personal representative's attorney is set forth below.

All creditors of the Decedent and other persons having claims or demands against Decedent's Estate including unmatured, contingent or unliquidated claims, 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 DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

This date of the first publication of this notice is October 3, 2025.

Personal Representative:
Kevin George Smith
506 Oakwood Dr.
Crawfordville, FL 32327
Attorney for Personal Representative:
Frances Casey Lowe, Esq.
Florida Bar No. 521450
Lowe Legal & Title
68-A Feli Way
Crawfordville, Florida 32327
(850) 926-8245
October 3, 10, 2025 25-01465K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025CP002332A000BA
Division: Probate
IN RE: ESTATE OF TRAVIS MCQUINN
Deceased.

The administration of the estate of Travis McQuinn, deceased, whose date of death was April 10, 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.

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 October 3, 2025

Personal Representative:
Deena E. McQuinn
11155 57th Terrace
Seminole, Florida 33772
Attorney for Personal Representative:
Tanya Bell, Esq.
Florida Bar Number: 52924
Bell Law Firm, P.A
2611 Keystone Road,
Suite B-1
Tarpon Springs, Florida 34688
Telephone: (727) 287-6316
Fax: (727) 287-6317
TanyaBell@BellLawFirmFlorida.com
Felicia@BellLawFirmFlorida.com
October 3, 10, 2025 25-01463K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CA-3337
DONNA L. SMITH d/b/a ALAN ENTERPRISES,
Plaintiff, v.
THE ESTATE OF ROSALIA VICTORIA; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF ROSALIA VICTORIA; THE UNKNOWN HEIRS OF THE ESTATE OF ROSALIA VICTORIA; JESSICA ABREU; TENANT #1; TENANT #2; CITRUS WOODS PROPERTY OWNERS ASSOCIATION, INC.; 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, DEVISEES, GRANTEES, OR OTHER CLAIMANTS,
Defendants.

TO: THE ESTATE OF ROSALIA VICTORIA; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF ROSALIA VICTORIA; THE UNKNOWN HEIRS OF THE ESTATE OF ROSALIA VICTORIA; 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, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida:

Lot 144, CITRUS WOODS ESTATES UNIT NUMBER TWO, a subdivision according to the plat thereof recorded in Plat Book 65, Page 35, of the Public Records of Polk County, Florida.
Together with the 1978 HOMI WITH VIN NUMBERS T2523301A AND T2523301B AND TITLE NUMBERS 14909608 AND 14909609
Parcel Identification No.:
24-28-26-242530-001440
Property Address:
1610 Reynolds Road, Lot 144,
Lakeland, Florida 33801

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801, on or before November 3, 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.

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: September 25, 2025

STACY M. BUTTERFIELD
Clerk of the Circuit Court
By: Deputy Clerk
Gregory A. Sanoba, Esquire,
422 South Florida Avenue,
Lakeland, Florida 33801
October 3, 10, 2025 25-01487K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-3039
IN RE: ESTATE OF SHIRLEY ANN HENNING,
Deceased.

The administration of the estate of SHIRLEY ANN HENNING, deceased, whose date of death was September 21, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is: October 3, 2025.

ORVILLE HENNING
Personal Representative
10404 Highway 27, Lot R198
Frostproof, FL 33843
Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jrivera@hnh-law.com
October 3, 10, 2025 25-01460K

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2025CA000334000000
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
OLIVER MEDINA, et. al.
Defendant(s),

TO: OLIVER MEDINA, UNKNOWN SPOUSE OF OLIVER MEDINA,
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 77, WATERCREST ESTATES, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 169, PAGES 19 THROUGH 24, 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 Nov. 3, 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 25 day of Sept., 2025.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: A. Nieves
DEPUTY CLERK
Robertson, Anschutz, Schneid,
Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
24-254149
October 3, 10, 2025 25-01475K

SECOND INSERTION

NOTICE OF SALE
IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION
Case #: 2022CC000609000000
Wells Fargo Bank, N.A.
Plaintiff, -vs.-
Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of James David Jones, Jr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Bailey Gabrielle Jones a/k/a Bailey Gabrielle Rose, a minor child; Melinda Kaye Waters a/ka Melinda K. Waters a/k/a Melinda Kaye Cope, as Guardian of Bailey Gabrielle Jones a/k/a Bailey Gabrielle Rose, a minor child; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2022CC000609000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, N.A., Plaintiff and Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of James David Jones, Jr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s) are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on October 17, 2025, the following described property as set forth in said Final Judgment, to-wit:

PARCEL 1: THE WEST 132.0 FEET OF THE EAST 396.0 FEET, LESS THE SOUTH 316.0 FEET OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 26 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA.

AND

PARCEL 2: THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 LESS MAINTAINED RIGHT OF WAY AND LESS THE WEST 450 FEET OF THE NORTH 291 FEET OF THE SOUTH 316 FEET AND LESS LOTS 4 THRU 7 AND 9 AND ONE UNNUMBERED LOT OF AN UNRECORDED SUBDIVISION AND LESS THE EAST 150 FEET OF THE WEST 1250 FEET OF THE NORTH 291 FEET OF THE SOUTH 316 FEET AND LESS CRESCENT RIDGE, AS RECORDED IN PLAT BOOK 77, PAGE 46-47 AND LESS 132 FEET OF THE EAST 396 FEET LESS THE SOUTH 316 FEET, ALL LOCATED IN SECTION 27, TOWNSHIP 26 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 2006, MAKE: FLEETWOOD, VIN#: GAFL534A78477AV21 AND VIN#: GAFL534B78477AV21.

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

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

Submitted By:
ATTORNEY FOR PLAINTIFF:
LOGS LEGAL GROUP LLP
750 Park of Commerce Blvd., Suite 130
Boca Raton, Florida 33487
(561) 998-6700
(561) 998-6707
20-323101 FC01 WNI
October 3, 10, 2025 25-01457K

--- ACTIONS / SALES --

THIRD INSERTION

NOTICE OF ACTION FOR PETITION FOR TEMPORARY CUSTODY BY EXTENDED FAMILY MEMBER
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2025-DR-007113
Division: 01
ROCHELLE SPRAGUE O/B/O: Minor Children (R.S.M.) and (J.F.A-F.),
Petitioner and
SAMANTHA JO FISHER,
Respondent.
TO: {name of Respondent}
SAMANTHA JO FISHER
{Respondent's last known address}
UNKNOWN

YOU ARE NOTIFIED that an action for {identify the type of case} Petition for Temporary Custody by Extended Family Member has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on {name of Petitioner} Counsel for Rochelle Sprague, Penter Holmes, Esq., whose address is legalresearch@outlook.com, on or before {date} 10/17/2025, and file the original with the clerk of this Court at {clerk's address} 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: 09/08/2025.

STACY M. BUTTERFIELD
CLERK OF THE CIRCUIT COURT
(SEAL) By: Shari P. Reed
{Deputy Clerk}

Sept. 26; Oct. 3, 10, 17, 2025
25-01421K

THIRD INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIRCUIT COURT – CIVIL DIVISION
CASE NUMBER: 2025-CA-003068
NATHANIEL FUNCK,
Plaintiff, v.
BRIAN L. MARTIN,
Defendant
TO: BRIAN L. MARTIN
1021 Harrison Avenue
Kings Fort, TN 3766

YOU ARE NOTIFIED that there is an action for SPECIFIC PERFORMANCE on the following residential real properties in Florida:

LOT 16, TIMBERCREEK PHASE 2, ACCORDING TO THAT CERTAIN PLAT AS RECORDED IN PLAT BOOK 79, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MOBILE HOME DESCRIBED AS A 1989 MERIT, I.D. NO. HML2F24182744257A & HML2F24182744257B.
2476 State Park Road,
Lakeland, Florida 33805
Parcel Number:
24-28-02-164952-000160

has been filed against you 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 are:

Berry J. Walker, Jr., Esquire
Florida Bar No. 0742960
Walker & Tudhope, P.A.
225 South Westmonte Drive, Suite 2040
Altamonte Springs, FL 32714
Phone: 407-478-1866
Fax: 407-478-1865
E-Mail Address: berryw@walkerandtudhope.com
Alt. E-Mail: suzzette@walkerandtudehope.com

WITHIN 30 days from the first publication of this Notice of Action, file the original with the clerk of this court either before service on the 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 SEP 12, 2025

STACY M. BUTTERFIELD, CPA
as Clerk of the Court
By: /s/ Ruth Pacheco
As Deputy Clerk

Berry J. Walker, Jr., Esquire
Florida Bar No. 0742960
Walker & Tudhope, P.A.
225 South Westmonte Drive, Suite 2040
Altamonte Springs, FL 32714
Phone: 407-478-1866
Fax: 407-478-1865
E-Mail Address: berryw@walkerandtudhope.com
Secondary E-Mail: suzzette@walkerandtudhope.com
Sept. 26; Oct. 3, 10, 17, 2025
25-01430K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2023CA006380000000
SELENE FINANCE LP,
Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF WILLARD ARON RICE A/K/A WILLARD AARON RICE, DECEASED, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 25, 2025, and entered in 2023CA006380000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein SELENE FINANCE LP is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF WILLARD ARON RICE A/K/A WILLARD AARON RICE, DECEASED; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; JENNIFER STEWART; RANDALL RICE; UNIVERSAL MORTGAGE CORPORATION D/B/A UFG MORTGAGE 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 October 24, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 28, WOLF RUN 1ST ADDITION ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 80, PAGE 26, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND THAT CERTAIN 1992 CARRIE MOBILE HOME WITH VIN NUMBER FLFLM70B19402CG.
Property Address: 808 INDIAN BLUFF, WINTER HAVEN, FL 33880

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 30 day of September, 2025.

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
23-152349 - NaC
October 3, 10, 2025 25-01482K

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2025CA002898A000BA
PHH MORTGAGE CORPORATION,
Plaintiff, vs.
LUIS ERNESTO JIMENEZ JR, et. al.
Defendant(s),
TO: LUIS ERNESTO JIMENEZ JR, UNKNOWN SPOUSE OF LUIS ERNESTO JIMENEZ JR,
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 302 AS SHOWN ON THE PLAT ENTITLED, "ASTONIA PHASE 2 & 3" RECORDED IN PLAT BOOK 192, PAGES 27 THROUGH 41, 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 11-6-2025 /(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 30 day of Sept., 2025.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: A. Nieves
DEPUTY CLERK

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
6409 Congress Ave.,
Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
24-247856
October 3, 10, 2025 25-01498K

SECOND INSERTION

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. 2024CA002246000000
NEW RESIDENTIAL MORTGAGE, LLC,
Plaintiff, vs.
ZEHRA Y SHARKS A/K/A ZEHRA YASMEEN SHARKS A/K/A Z. Y. SHARKS, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 25, 2025 in Civil Case No. 2024CA002246000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein NEW RESIDENTIAL MORTGAGE, LLC is Plaintiff and Zehra Y Sharks a/k/a Zehra Yasmeen Sharks a/k/a Z. Y. Sharks, 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 23rd day of October, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 31, CROWNE POINTE PHASE I, A SUBDIVISION ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 85, AT PAGE(S) 30 & 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

/s/ Sara Collins
Sara Collins, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 53992
24-09455FL
October 3, 10, 2025 25-01456K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 532024CA000480000000
SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES,
Plaintiff, v.
SUMMER LACKEY; UNKNOWN SPOUSE OF SUMMER LACKEY; LEOPOLDO TORRES; UNKNOWN SPOUSE OF LEOPOLDO TORRES; ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED; UNKNOWN TENANT #1; UNKNOWN TENANT #2,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated September 15, 2025 entered in Civil Case No. 532024CA000480000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, Plaintiff and SUMMER LACKEY and LEOPOLDO TORRES are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at www.polk.realforeclose.com beginning at 10:00 AM on October 30, 2025 the following described property as set forth in said Final Judgment, to-wit:.

THE SOUTH 1/2 OF THE FOLLOWING DESCRIBED PARCEL:
LOTS 49 AND 50, BLOCK 10, MID-WAY GARDENS, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 21, PAGE 33, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND A PART OF THE PLATTED STREETS, ALSO DESCRIBED AS: BEGIN AT THE NW CORNER OF THE NE 1/4 OF THE NW 1/4 OF SECTION 7, TOWNSHIP 28 SOUTH, RANGE 25 EAST; THENCE RUN SOUTH 150 FEET FOR A POINT OF BEGINNING; THENCE RUN EAST 130.52 FEET; THENCE RUN SOUTH 150 FEET; THENCE RUN WEST 130.52 FEET; THENCE RUN NORTH 150 FEET TO THE POINT OF BEGINNING; LESS AND EXCEPT ROAD RIGHTS OF WAY THEREOF.
Property Address: 2501 Shirah Rd, Auburndale, FL 33823

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.

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.

Kelley Kronenberg
10360 W State Rd 84
Fort Lauderdale, FL 33324
Phone: (954) 370-9970
Fax: (954) 252-4571
Taji S. Foreman
FBN: 0058606
Service E-mail: FTLrealprop@kelleykronenberg.com
File No: 02307106-JMV
October 3, 10, 2025 25-01490K

SECOND INSERTION

FLORIDA DEPARTMENT OF TRANSPORTATION CALL FOR SEALED BIDS SURPLUS PROPERTY SALE

The Florida Department of Transportation (FDOT) requests sealed bids from interested parties for the following:

16,786 SF vacant property located at the east side of US 17, and south of the realigned Bomber Rd in Polk County, Florida. The physical address is SR 555 (US 17) & Bomber Rd, Polk County, Fl 33830. No direct access on US 17 will be permitted due access onto Bomber Rd. The property type is Commercial Vacant Single Site. The existing use is a vacant commercial type lot.

Current permittable access is via the current existing driveway on Bomber Road.

The sale is being conducted by sealed bids with a minimum bid of the appraised estimate of market value, $33,600. The bid will be awarded to the highest bidder. The FDOT reserves the right to withdraw the property if the minimum bid is not received. Principals only may bid. The oil, gas, and mineral rights, if any, to the property shall be retained by FDOT unless petitioned in writing by the buyer for a waiver to release same.

Sealed bids must be delivered by 1:00 PM on Monday, October 27, 2025 to the FDOT, Right of Way Property Management, 801 North Broadway Avenue, Bartow, Florida 33830 or sent by US mail to FDOT, P.O. Box 1249, Bartow, Florida 33831-1249, ATTENTION: Roxann Manzi - M.S. 1-66. No bids will be accepted or considered after 1:00 PM on the aforesaid date.

The sealed bid opening will be at FDOT, 801 North Broadway Avenue, Bartow, Florida 33830, Monday, October 27, 2025, at 1:30 P.M.

Bid packages are available upon request. Contact: Roxann Manzi, Right of Way Agent III, Property Management at (863) 519-2489.

October 3, 10, 2025 25-01467K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION:
CASE NO.: 2024CA-003187-0000-00
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
JEFF ARMSTEAD; MARBELLA AT DAVENPORT HOMEOWNERS' ASSOCIATION, INC.; SERVICE FINANCE COMPANY, LLC; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; MELANIE ARMSTEAD; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 27 day of October, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 63, MARBELLA AT DAVENPORT, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 142, PAGES 29 AND 30, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS: 162 ANDALUSIA LOOP, DAVENPORT, FL 33837

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

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

Dated this 29 day of September 2025.

By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@decubaslewis.com
24-02392 - Bidder Number: 9180
October 3, 10, 2025 25-01474K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO. 532024CA002854000000
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST O,
Plaintiff, vs.
REBECCA PEREZ A/K/A REBECCA NOEL PEREZ; KEYVER PEREZ; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated September 17, 2025, and entered in Case No. 532024CA002854000000 of the Circuit Court in and for Polk County, Florida, wherein Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust O is Plaintiff and REBECCA PEREZ A/K/A REBECCA NOEL PEREZ; KEYVER PEREZ; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on November 4, 2025 , the following described property as set forth in said Order or Final Judgment, to-wit:

THE NORTH 120 FEET OF THE SOUTH 170 FEET OF THE WEST 100 FEET OF THE EAST 400 FEET OF THE NORTH 1/4 OF THE SW 1/4 OF THE NE 1/4 OF SECTION 11, TOWNSHIP 29 SOUTH, RANGE 25 EAST, LYING AND BEING IN POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DESCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED 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.

DATED 9/25/2025.

By: /s/ Sheena M. Diaz
Sheena M. Diaz
Florida Bar No.: 97907
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1422-202531 / TM1
October 3, 10, 2025 25-01481K

--- PUBLIC SALES / SALES / ACTIONS --

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CA002566A000BA
MSR ASSET VEHICLE LLC,
Plaintiff, vs.
UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LUIS SOTO MEDINA A/K/A LUIS SOTO-MEDINA A/K/A LUIS SOTO, DECEASED; LUIS SOTO; SOUTHERN DUNES MASTER COMMUNITY ASSOCIATION, INC.; SUNRUN INSTALLATION SERVICES INC.,
Defendant(s).

TO: Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming an interest by, through, under or against the Estate of Luis Soto Medina a/k/a Luis Soto-Medina a/k/a Luis Soto, deceased
2057 Hemingway Avenue
Haines City, Florida 33844

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida:

LOT 75 OF CARIBBEAN COVE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 97, PAGES 4 AND 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Street Address: 2057 Hemingway Avenue, Haines City, Florida 33844

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on McCabe, Weisberg & Conway, LLC, Plaintiff's attorney, whose address is 3222 Commerce Place, Suite A, West Palm Beach, FL 33407, within 30 days after the date of the first publication of this notice, and file the original with the Clerk of this Court, 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.

Default Date 10/30/2025
Dated on SEP 22, 2025.

Stacy M. Butterfield, CPA
Clerk of said Court
(SEAL) By: Ruthy Pacheco
As Deputy Clerk

McCabe, Weisberg & Conway, LLC
3222 Commerce Place, Suite A
West Palm Beach, FL 33407
Telephone: (561) 713-1400
FLpleadings@MWC-law.com
Publish: Business Observer
File#:25-400235
October 3, 10, 2025 25-01492K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2024CA001525000000
PHH MORTGAGE CORPORATION,
Plaintiff, vs.
KATHYANN ANDREA CLYNE-MANDEVILLE, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 25, 2025, and entered in 2024CA001525000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein SELENE FINANCE, LP is the Plaintiff and KATHYANN ANDREA CLYNE-MANDEVILLE; UNKNOWN SPOUSE OF KATHYANN ANDREA CLYNE-MANDEVILLE; ASSOCIATION OF POINCIANA VILLAGES, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on October 24, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 3, BLOCK 714, POINCIANA NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGE(S) 27 THROUGH 42, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 737 PARROT CT, POINCIANA, FL 34759

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 30 day of September, 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\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
24-184954 - ErS
October 3, 10, 2025 25-01483K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
Case No. 2023CA004246
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 Jerry O. Hartzog a/k/a Jerry Oneal Hartzog, Deceased, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2023CA004246 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 Jerry O. Hartzog a/k/a Jerry Oneal Hartzog, Deceased; Jerry Dale Hartzog a/k/a Jerry D. Hartzog; Russell O'Neal Hartzog; Clerk of the Court, Polk County, Florida 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 4th day of November, 2025, the following described property as set forth in said Final Judgment, to wit:

Parcel A

LOT 57 AND THE SOUTH 30 FEET OF LOT 56, TIMBERCREEK PAHSE 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 79, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN MOBILE HOME WITH VIN#14604826A & 14604826B AND TITLE# 47614824 AND 47589060.

PARCEL B

LOT 56 LESS THE SOUTH 30 FEET, TIMBERCREEK PAHSE 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 79, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TAX ID:
24-28-02-164952-000570 &
24-28-02-164952-000561

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 1st day of October, 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
File # 23-F00008
October 3, 10, 2025 25-01497K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024CA-003146-0000-00
NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
Plaintiff, v.
PHILIP HROMANIK; UNKNOWN SPOUSE OF PHILIP HROMANIK; ROSEMARIE OWOC HROMANIK; UNKNOWN SPOUSE OF ROSEMARIE OWOC HROMANIK; BRIDGEFORD CROSSING HOMEOWNERS' ASSOCIATION, INC.; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; HAINES CITY HMA LLC DBA HEART OF FLORIDA REGIONAL MEDICAL CENTER; ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED; UNKNOWN TENANT #1; UNKNOWN TENANT #2,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to an Order dated September 16, 2025 entered in Civil Case No. 2024CA-003146-0000-00 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff and PHILIP HROMANIK; ROSEMARIE OWOC HROMANIK; BRIDGEFORD CROSSING HOMEOWNERS' ASSOCIATION, INC.; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; HAINES CITY HMA LLC DBA HEART OF FLORIDA REGIONAL MEDICAL CENTER; UNKNOWN TENANT #1; UNKNOWN TENANT #2 are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at www.polk.realforeclose.com beginning at 10:00 AM on October 31, 2025 the following described property as set forth in said Final Judgment, to-wit:.

LOT 102, OF BRIDGEFORD CROSSING, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 140, AT PAGE 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address:
620 Bridgeford Crossing Blvd,
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.

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.

Kelley Kronenberg
10360 W State Rd 84
Fort Lauderdale, FL 33324
Phone: (954) 370-9970
Fax: (954) 252-4571
/s/ Taji S. Foreman
Taji S. Foreman
FBN: 0058606
Service E-mail:
ftlrealprop@kelleykronenberg.com
File No: 2390.000289
October 3, 10, 2025 25-01489K

SECOND INSERTION

NOTICE OF ACTION
FORECLOSURE PROCEEDINGS-PROPERTY
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2025CA001076000000
DIVISION: 8
PNC Bank, National Association
Plaintiff, -vs.-
Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Leticia Santos a/k/a Leticia R. Santos, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Leticia Concepcion; Unknown Spouse of Leticia Concepcion; Isabel Santos; Vizcay Homeowners Association of Polk County, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)
Defendant(s).

TO: Leticia Concepcion: 207 Victory Avenue, Davenport, FL 33837 and Unknown Spouse of Leticia Concepcion: 207 Victory Avenue, Davenport, FL 33837
Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

LOT 8, VIZCAY, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 126, PAGE(S) 42 AND 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 207 Victory Avenue, Davenport, FL 33837.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before with 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: Oct. 30, 2025
WITNESS my hand and seal of this Court on the 23 day of Sept., 2025.

Stacy M. Butterfield
Circuit and County Courts
(SEAL) By: A. Nieves
Deputy Clerk

LOGS LEGAL GROUP LLP,
Attorneys for Plaintiff,
750 Park of Commerce Blvd.,
Suite 130,
Boca Raton, FL 33487
25-332473 FC01 NCM
October 3, 10, 2025 25-01491K

SECOND INSERTION

NOTICE TO CREDITORS
(Formal Administration)
IN THE 10th JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA.
PROBATE DIVISION
CASE NO.: 2025-CP-002211
IN RE: The Estate of ANGELA MORGAN,
Deceased.

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

The administration of the Estate of ANGELA MORGAN, deceased, whose date of death was April 26, 2025, and whose social security number is ***-**-9831, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this Notice is October 3, 2025.

/s/ Anthony Herring
ANTHONY HERRING,
As Personal Representative
Attorney and Personal Representative
Giving Notice:
/s/ Steven E. Gurian .
STEVEN E. GURIAN, ESQ.,
Attorney for Personal Representative
EASY ESTATE PROBATE, PLLC
2601 South Bayshore Drive, 18th Floor
Coconut Grove, Florida 33133
Tel: 1-833-973-3279
Fax: 1-833-927-3279
E-mail: SG@EasyEstateProbate.com
Florida Bar No. 101511
October 3, 10, 2025 25-01476K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, STATE OF FLORIDA
CIVIL ACTION
CASE NO.: 24-CA-4195
LEONARD H. MARKS
Plaintiff, vs.
QUICK FIND PROPERTIES, LLC, REALPRO INVESTMENT GROUP LLC, CITY OF LAKELAND and UNKNOWN PERSONS OR TENANTS IN POSSESSION
Defendants.

NOTICE IS HEREBY GIVEN, pursuant to Order Rescheduling Sale Date entered in this cause on September 22, 2025 in the Circuit Court of Polk County, Florida, I will sell the property situated in Polk County, Florida described as:

Lot 9, Less the North 6 feet, Block 1, MID-PARK HEIGHTS, according to the plat thereof as recorded in Plat Book 14, Page 33 of the Public Records of Polk County, Florida

Property Address: 1038 W. 10th Street, Lakeland, FL 33805

including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, at: www.polk.realforeclose.com, on October 27, 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 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 in Polk County, Florida on this 30th day of September, 2025
By: /s/Sergio A Florez
Leonard H. Marks, Esq. - FBN 366862
x Sergio A. Florez, Esq.- FBN 118666
8870 N. Himes Avenue, PO Box 301
Tampa, Fl 33614
(813) 495-5429
(813) 385-1620
Lmarks813@gmail.com
Sergioalflorez@gmail.com
Attorneys for Plaintiff
October 3, 10, 2025 25-01486K

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45, FLORIDA STATUTES
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CC003649
SQUIRE'S GROVE HOMEOWNERS ASSOCIATION, INC.,
Plaintiff, vs.
NICHOLE SHERLA-DELLE ALEXANDER, et al.,
Defendants.

Notice is given that pursuant to the Final Judgment of Foreclosure dated 9/17/2025, in Case No.: 2025CC003649 of the County Court in and for Polk County, Florida, wherein SQUIRE'S GROVE HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and NICHOLE SHERLA-DELLE ALEXANDER, et al., are the Defendants. Stacy M. Butterfield, the Clerk of Court for Polk County, Florida will sell to the highest and best bidder for cash at 10:00 a.m., at https://www.polk.realforeclose.com, in accordance with Section 45.031, Florida Statutes, on 10/22/2025, the following described property set forth in the Final Judgment of Foreclosure:

Lot 37, SQUIRE'S GROVE, according to the plat thereof as recorded in Plat Book 137, Pages 41,42, and 43, 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: September 30, 2025
By: /s/Jennifer Sinclair
Jennifer Sinclair, Esquire
Florida Bar No.: 29559
ARIAS BOSINGER, PLLC
280 W. Canton Avenue, Suite 330
Winter Park, Florida 32789
(407) 636-2549
October 3, 10, 2025 25-01485K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2024CA003066000000
PLANET HOME LENDING, LLC,
Plaintiff, vs.
JAMES EDWARD BALLARD AKA JAMES E. BALLARD, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 25, 2025, and entered in 2024CA003066000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PLANET HOME LENDING, LLC is the Plaintiff and JAMES EDWARD BALLARD AKA JAMES E. BALLARD; KRENSON BAY HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on October 24, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 9, KRENSON BAY, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 183, PAGE 39, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 136 KRENSON BAY LOOP, 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.

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 30 day of September, 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\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
24-219760 - ErS
October 3, 10, 2025 25-01484K

The History
How We Got Here

Cradle to Grave

The election of 1932 changed how the public viewed the role of government. Every decade since, government has continually expanded, with greater regulation and one failed welfare program after another.

BY **MILTON & ROSE FRIEDMAN**

The presidential election of 1932 was a political watershed for the United States.

Herbert Hoover, seeking re-election on the Republican ticket, was saddled with a deep depression. Millions of people were unemployed. The standard image of the time was a breadline or an unemployed person selling apples on a street corner.

Though the independent Federal Reserve System was to blame for the mistaken monetary policy that converted a recession into a catastrophic depression, the president, as the head of state, could not escape responsibility. The public had lost faith in the prevailing economic system. People were desperate. They wanted reassurance, a promise of a way out.

Franklin Delano Roosevelt, the charismatic governor of New York, was the Democratic candidate. He was a fresh face, exuding hope and optimism.

True enough, he campaigned on the old principles. He promised if elected to cut waste in government and balance the budget, and berated Herbert Hoover for extravagance in government spending and for permitting government deficits to mount.

At the same time, both before the election and during the interlude before his inauguration, Roosevelt met regularly with a group of advisers at the Governor's Mansion in Albany — his "brain trust," as it was christened. They devised measures to be taken after his inauguration that grew into the "New Deal" FDR had pledged to the American people in accepting the Democratic nomination for president.

The election of 1932 was a watershed in narrowly political terms.

In the 72 years from 1860 to 1932, Republicans held the presidency for 56 years, Democrats for 16. In the 48 years from 1932 to 1980, the tables were turned: Democrats held the presidency for 32 years, Republicans for 16.

The election was also a watershed in a more important sense: It marked a major change in both the public's perception of the role of government and the actual role assigned to government.

One simple set of statistics suggests the magnitude of the change. From the founding of the Republic to 1929, spending by governments at all levels — federal, state, and local — never exceeded 12% of the national income except in time of major war, and two-thirds of that was state and local spending. Federal spending typically amounted to 3% or less of the national income.

Since 1933, government spending has never been less than 20% of national income and is now over 40%, and two-thirds of that is spending by the federal government.

True, much of the period since the end of World War II has been a period of cold or hot war. However, since 1946 non-defense spending alone has never been less than 16% of the national income and is now roughly one-third the national income. Federal government spending alone is more than one-quarter of the national income in total, and more than a fifth for non-defense purposes alone. By this measure, the role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

> **The role of the federal government in the economy has multiplied roughly tenfold in the past half-century.**

ROOSEVELT'S UTOPIAN FANTASY

Roosevelt was inaugurated on March 4, 1933 — when the economy was at its lowest ebb. Many states had declared a banking holiday, closing their banks. Two days after he was inaugurated, President Roosevelt ordered all banks throughout the nation to close.

But Roosevelt used his inaugural address to deliver a message of hope, proclaiming that "the only thing we have to fear is fear itself." And he immediately launched a frenetic program of legislative measures — the "100 days" of a special congressional session.

The members of FDR's brain trust were drawn mainly from the universities — in particular, Columbia University. They reflected the change that had occurred earlier in the intellectual atmosphere on the campuses — from

ILLUSTRATION BY SEAN MICHAEL MONAGHAN

belief in individual responsibility, laissez faire and a decentralized and limited government to belief in social responsibility and a centralized and powerful government. It was the function of government, they believed, to protect individuals from the vicissitudes of fortune and to control the operation of the economy in the "general interest," even if that involved government ownership and operation of the means of production.

These two strands were already present in a famous novel published in 1887, "Looking Backward," by Edward Bellamy, a utopian fantasy in which a Rip Van Winkle character who goes to sleep in the year 1887 awakens in the year 2000 to discover a changed world. "Looking backward," his new companions explain to him how the utopia that astonishes him emerged in the 1930s — a prophetic date-from the hell of the 1880s.

That utopia involved the promise of security "from cradle to grave" — the first use of that phrase we have come across — as well as detailed government planning, including compulsory national service by all persons over an extended period.

Coming from this intellectual atmosphere, Roosevelt's advisers were all too ready to view the depression as a failure of capitalism and to believe that active intervention by government — and especially central government — was the appropriate remedy. Benevolent public servants, disinterested experts, should assume the power that narrow-minded, selfish "economic royalists" had abused. In the words of Roosevelt's first inaugural address, "The money changers have fled from the high seats in the temple of our civilization."

In designing programs for Roosevelt to adopt, they could draw not only on the campus, but on the earlier experience of Bismarck's Germany, Fabian England and middle-way Sweden. The New Deal, as it emerged during the 1930s, clearly reflected these views.

It included programs designed to reform the basic structure of the economy. Some of these had to be abandoned when they were declared unconstitutional by the Supreme Courrt, notably the NRA (National Recovery Administration) and the AAA (Agricultural Adjustment Administration). Others are still with us, notably the Securities and Exchange Commission, the National Labor Relations Board, and nationwide minimum wages.

The New Deal also included programs to provide security against misfortune, notably Social Security (OASI: Old Age and Survivors Insurance), unemployment insurance and public assistance.

The New Deal also included programs intended to be strictly temporary, designed to deal with the emergency situation created by the Great Depression. Some of the temporary programs became permanent, as is the way with government programs.

The most important temporary programs included "make work" projects under the Works Progress Administration, the use of unemployed youth to improve the national parks and forests under the Civilian Conservation Corps, and direct federal relief to the indigent.

At the time, these programs served a useful function. There was distress on a vast scale; it was important to do something about that distress promptly, both to assist the people in distress and to restore hope and confidence to the public. These programs were hastily contrived, and no doubt were imperfect and wasteful, but that was understandable and unavoidable under the circumstances. The Roosevelt administration achieved a considerable measure of success in relieving immediate distress and restoring confidence.

CENTRAL PLANNING TAKES OVER

World War II interrupted the New Deal, while at the same time strengthening greatly its foundations. The war brought massive government budgets and unprecedented control by government over the details of economic life: fixing of prices and wages by edict, rationing

of consumer goods, prohibition of the production of some civilian goods, allocation of raw materials and finished products, control of imports and exports.

The elimination of unemployment, the vast production of war materiel that made the United States the "arsenal of democracy" and unconditional victory over Germany and Japan — all these were widely interpreted as demonstrating the capacity of government to run the economic system more effectively than "unplanned capitalism."

One of the first pieces of major legislation enacted after the war was the Employment Act of 1946, which expressed government's responsibility for maintaining "maximum employment, production and purchasing power" and, in effect, enacted Keynesian policies into law.

The war's effect on public attitudes was the mirror image of the depression's. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.

The depression was produced by a failure of government, not of private enterprise. As to the war, it is one thing for government to exercise great control temporarily for a single overriding purpose shared by almost all citizens and for which almost all citizens are willing to make heavy sacrifices; it is a very different thing for government to control the economy permanently to promote a vaguely defined "public interest" shaped by the enormously varied and diverse objectives of its citizens.

At the end of the war, it looked as if central economic planning was the wave of the future. That outcome was passionately welcomed by some who saw it as the dawn of a world of plenty shared equally. It was just as passionately feared by others, including us, who saw it as a turn to tyranny and misery. So far, neither the hopes of the one nor the fears of the other have been realized.

Government has expanded greatly. However, that expansion has not taken the form of detailed central economic planning accompanied by ever widening nationalization of industry, finance and commerce, as so many of us feared it would. Experience put an end to detailed economic planning, partly because it was not successful in achieving the announced objectives, but also because it conflicted with freedom.

That conflict was clearly evident in the attempt by the British government to control the jobs people could hold. Adverse public reaction forced the abandonment of the attempt. Nationalized industries proved so inefficient and generated such large losses in Britain, Sweden, France and the United States that only a few die-hard Marxists today regard further nationalization as desirable.

The illusion that nationalization increases productive efficiency, once widely shared, is gone. Additional nationalization does occur — passenger railroad service and some freight service in the United States, Leyland Motors in Great Britain, steel in Sweden. But it occurs for very different reasons — because consumers wish to retain services subsidized by the government when market conditions call for their curtailment or because workers in unprofitable industries fear unemployment. Even the supporters of such nationalization regard it as at best a necessary evil.

SOCIALIZING RESULTS OF PRODUCTION

The failure of planning and nationalization has not eliminated pressure for an ever bigger government. It has simply altered its direction. The expansion of government now takes the form of welfare programs and of regulatory activities. As W. Allen Wallis put it in a somewhat different context, socialism, "intellectually bankrupt after more than a century of seeing one after another of its arguments for socializing the means of production demolished — now seeks to socialize the results of production."

In the welfare area, the change of direction has led to an explosion in recent decades, especially after President Lyndon Johnson declared a "War on Poverty" in 1964. New Deal programs of Social Security, unemployment insurance and direct relief were all expanded to cover new groups; payments were increased; and Medicare, Medicaid, food stamps and numerous other programs were added. Public housing and urban renewal programs were enlarged. By now there are literally hundreds of government welfare and income transfer programs.

The Department of Health, Education and Welfare, established in 1953 to consolidate the scattered welfare programs, began with a budget of $2 billion, less than 5% of expenditures on national defense. Twenty-five years later, in 1978, its budget was $160 billion, one and a half times as much as total spending on the Army, the Navy, and the Air Force. It had the third-largest budget in the world, exceeded only by the entire budget of the U.S. government and of the Soviet Union.

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The department supervised a huge empire, penetrating every corner of the nation. More than one out of every 100 persons employed in this country worked in the HEW empire, either directly for the department or in programs for which HEW had responsibility but which were administered by state or local government units. All of us were affected by its activities. (In late 1979, HEW was subdivided by the creation of a separate Department of Education.)

No one can dispute two superficially contradictory phenomena: widespread dissatisfaction with the results of this explosion in welfare activities; and continued pressure for further expansion.

BAD MEANS FOR GOOD OBJECTIVES

The objectives have all been noble; the results, disappointing. Social Security expenditures have skyrocketed, and the system is in deep financial trouble. Public housing and urban renewal programs have subtracted from rather than added to the housing available to the poor. Public assistance rolls mount despite growing employment.

By general agreement, the welfare program is a "mess" saturated with fraud and corruption. As government has paid a larger share of the nation's medical bills, both patients and physicians complain of rocketing costs and of the increasing impersonality of medicine. In education, student performance has dropped as federal intervention has expanded.

The repeated failure of well-intentioned programs is not an accident. It is not simply the result of mistakes of execution. The failure is deeply rooted in the use of bad means to achieve good objectives.

Despite the failure of these programs, the pressure to expand them grows. Failures are attributed to the miserliness of Congress in appropriating funds, and so are met with a cry for still bigger programs. Special interests that benefit from specific programs press for their expansion — foremost among them the massive bureaucracy spawned by the programs.

An attractive alternative to the present welfare system is a negative income tax. This proposal has been widely supported by individuals and groups of all political persuasions. A variant has been proposed by three presidents; yet it seems politically unfeasible for the foreseeable future.