Public Notices

Business Observer

PAGES 17-28

PAGE 17 **Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com** OCTOBER 17 - OCTOBER 23, 2025

POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE --

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File Number:
2025CP002830A000BA
IN RE: ESTATE OF
JESUS RIVERA TORRES,
Deceased.

The administration of the Estate of Jesus Rivera Torres, Deceased, whose date of death was May 21, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 Broadway Ave N, Bartow, FL 33830. 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 17, 2025.

Personal Representative:
CARMEN E RIVERA
125 TUSCARORA 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 17, 24, 2025 25-01563K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025 CP 3219
IN RE: ESTATE OF
CATHY R. JOSEPH
Deceased.

The administration of the estate of Cathy R. Joseph, deceased, whose date of death was May 9, 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.

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 17, 2025.

Personal Representative:
Patrick L. Smith
179 N US Hwy 27, Ste. F
Clermont, FL34711
Attorney for Personal Representative:
Patrick L. Smith, Attorney
Florida Bar Number: 27044
179 N US Hwy 27, Suite F
Clermont, FL 34711
Telephone: (352) 204-0305
Fax: (352) 989-4265
E-Mail:
patrick@attorneypatricksmith.com
Secondary E-Mail:
becky@attorneypatricksmith.com
October 17, 24, 2025 25-01577K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2025CP-003135-A000-BA
Division 14
IN RE: ESTATE OF
DEBORAH LYNN STICKNEY
Deceased.

The administration of the estate of Deborah Lynn Stickney, deceased, whose date of death was July 22, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate 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 17, 2025.

Personal Representative:
Mark E. Stickney
1920 E. Edgewood Drive, Apt. K-2
Lakeland, Florida 33803
Attorney for Personal Representative:
L. Caleb Wilson, Attorney
Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
October 17, 24, 2025 25-01564K

FIRST INSERTION

NOTICE OF ADMINISTRATION
(**Intestate**)
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.: 25-CF-001519
IN RE: ESTATE OF
ABBYGAIL LYNN DANGERFIELD
Decedent.

The administration of the estate of Abbygail Lynn Dangerfield, deceased, 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 file number for the estate is 25-CP-001519. The estate is intestate.

The names and addresses of the personal representative and the personal representative's attorney are set forth. The fiduciary lawyer – client privilege in section 90.5021, Florida Statutes, applies with respect to the Personal Representative and any attorney employed by the Personal Representative.

Any interested person on whom a copy of the Notice of Administration is served must file with the court, on or before the date that is 3 months after the date of service of a copy of the Notice of Administration on that person, any objection that challenges the validity of the will, if any, venue or jurisdiction of the court. The 3 month time period may only be extended for estoppel based upon a misstatement by the personal representative regarding the time period within which an objection must be filed. The time period may not be extended for any other reason, including affirmative representation, failure to disclose information, or misconduct by the personal representative or any other person. Unless sooner barred by section 733.212(3), Florida Statutes, all objections to the validity of the will, if any, venue or the jurisdiction of the court must be filed no later than the earlier of the entry of an order of final discharge of the Personal Representative or 1 year after service of the Notice of Administration.

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

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 Statute, applies, or may apply, unless a written demand is made by the surviving spouse or a beneficiary as specified under s. 732.2211, Florida Statutes.

Unless an extension is granted pursuant to section 732.2135(2), Florida Statutes, an election to take an election to take an elective share must be filed on or before the earlier of the date that is 6 months after the date of service of a copy of the Notice of Administration on the surviving spouse, attorney in fact or a guardian of the property of the surviving spouse; or the date that is 2 years after the date of the decedent's death.

Under certain circumstances and by failing to contest the will, if any, the recipient of this Notice of Administration may be waiving his or her right to contest the validity of a trust or other writing incorporated by reference into the will.

Personal Representative:
/s/ Amanda Lansdon
Amanda Lansdon
502 NW 1st Avenue
Mulberry, Florida 33860
Attorney for Personal Representative:
/s/ Tamara Felton-Howard
Tamara Felton-Howard, Esq.
Florida Bar No.: 0158770
Felton-Howard Law, PLLC
3110 1st Avenue North, Suite 2K
St. Petersburg, Florida 33713
Telephone: 727-202-8626
Email:
pleadings@feltonhowardlaw.com
October 17, 24, 2025 25-01557K

FIRST INSERTION

Notice of Sale

Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery as agent w/ power of attorney will sell the following vehicle(s) to the highest bidder; net proceeds deposited with the clerk of court; owner/lienholder has right to hearing and post bond; owner may redeem vehicle for cash sum of lien; inspect 1 week prior @ the lienor facility; cash or cashier check; any person interested ph (954) 563-1999

Sale Date November 7th 2025 @ 10:00 AM at each individual repair facility.

41233 2013 Hyundai VIN#: KMHEC4A41DA067840 Repair Facility: Classic Collision East Lakeland 4425 US Highway 92 E Lakeland 863-606-0100 Lien Amt $1,338.89

41234 2018 Chevrolet VIN#: 1G1ZD5ST4JF170689 Repair Facility: Midas of Winter Haven 1670 3rd St SW Winter Haven 863-875-7286 Lien Amt $1,943.38

October 17, 2025 25-01558K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES

NOTICE IS HEREBY GIVEN that LEDUNG CAO TRAN will engage in business under the fictitious name LEE'S ALTERATIONS, with a physical address 1360 HAVENDALE BLVD WINTER HAVEN, FL 33881, with a mailing address 1360 HAVENDALE BLVD WINTER HAVEN, FL 33881, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.

October 17, 2025 25-01566K

FIRST INSERTION

Fictitious Name Notice

Notice is hereby given that Kelly Managhan, desiring to engage in business under the fictitious name of Changing Hearts Photography located at 105 Oakpoint Place, Davenport, FL. 33837 intends to register the said name in Polk county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

October 17, 2025 25-01567K

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of NVR Building Products located at 2998 Bannon Island Road in the City of Haines City, Polk County, FL 33844 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 11th day of October, 2025.
NVR, Inc.
Tom Frazier
October 17, 2025 25-01568K

FIRST INSERTION

NOTICE OF PUBLIC SALE

The following personal property of JEROME SMITH and KEITH SMITH will, on October 30, 2025, at 10:00 a.m., at 9509 Mulligan Lane, Lot 509, Lakeland, Polk County, Florida 33810; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1991 PALM MOBILE HOME, VIN: PH067152AFL, TITLE NO.: 0062617928, and VIN: PH067152BFL, TITLE NO.: 0062617927

and all other personal property located therein

PREPARED BY:
J. Matthew Bobo
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
(PO#3326-3325)
October 17, 24, 2025 25-01580K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES

NOTICE IS HEREBY GIVEN that TRISHA D FUTTY / SCOTT E FUTTY will engage in business under the fictitious name FUTTY RESALES, with a physical address 8919 Oakwood Drive Lake Wales, FL 33898, with a mailing address 8919 Oakwood Drive Lake Wales, FL 33898, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.

October 17, 2025 25-01581K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.: 2025CP003131A000BA
IN RE: Estate of
RICHARD VIRGIL WEIDNER, SR.,
a/k/a RICHARD
VIRGIL WEIDNER, a/k/a
RICHARD V. WEIDNER, a/k/a
RICHARD WEIDNER,
Deceased.

The administration of the estate of RICHARD VIRGIL WEIDNER, SR., a/k/a RICHARD VIRGIL WEIDNER, a/k/a RICHARD V. WEIDNER, a/k/a RICHARD WEIDNER, deceased, whose date of death was MAY 26, 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.

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

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

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

The date of first publication of this notice is October 17, 2025.

Personal Representative:
MELISSA CUMMINGS
PO Box 83
Dade City, FL 33526
Attorney for Personal Representative:
R. SETH MANN, ESQUIRE
R. SETH MANN, P.A.
E-mail Address:
seth@sethmannlaw.com
Florida Bar Number 0990434
38109 Pasco Avenue
Dade City, FL 33525
Telephone: (352) 567-5010
Facsimile: (352) 567-1877
October 17, 24, 2025 25-01576K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.: 25-CP-001519
IN RE: ESTATE OF
ABBYGAIL LYNN DANGERFIELD
Decedent.

The administration of the Estate of Abbygail Lynn Dangerfield, deceased, whose date of death was March 24, 2025 is pending in the Circuit Court of 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 Representatives' attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE ON THEM 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 the first publication of this notice is October 17, 2025.

Personal Representative:
/s/Amanada Lansdon
Amanda Lansdon
502 NW 1st Avenue
Mulberry, Florida 33860
Attorney for Personal Representative:
/s/ Tamara Felton-Howard
Tamara Felton-Howard, Esq.
Florida Bar No. 0158770
Felton-Howard Law, PLLC
3110 1st Avenue North,
Suite 2K
St. Petersburg, Florida 33713
Telephone: 727 -202-8626
Primary Email:
pleadings@feltonhowardlaw.com
October 17, 24, 2025 25-01556K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025CP002920A000BA
IN RE: ESTATE OF
ELEANOR ANN EULERT,
Deceased.

The administration of the estate of ELEANOR ANN EULERT, Deceased, whose date of death was April 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. 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 17, 2025.

MARYBETH JOHNSON,
Personal Representative
Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
2501 Hollywood Blvd.
Suite 206
Hollywood, Florida 33020
Telephone: (954)767-3399
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email:
Jennifer@srblawyers.com
October 17, 24, 2025 25-01578K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER
CALL 941-906-9386
and select the appropriate County name from the menu option
or e-mail legal@businessobserverfl.com
Business Observer
LV10184

--- ACTIONS / SALES---

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10th JUDICAL CIRCUIT, IN AND FOR POLK, FLORIDA.
CASE No. 2025CA002350A000BA
NEW DAY FINANCIAL, LLC,
Plaintiff vs.
UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF RONALD F. SMITH AKA RONALD FREDERICK SMITH, DECEASED, et al.,
Defendants

TO: UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF RONALD F. SMITH AKA RONALD FREDERICK SMITH, DECEASED
1631 LINZ COURT,
WINTER HAVEN, FL 33884
ROBERT SMITH AKA
ROBERT LELAND SMITH
6029 SALMON RIVER HWY,
UNIT 9, OTIS, OR 97368
14776 SW WILLAMETTE ST,
SHERWOOD, OR 97140
9911 SE 82ND AVE UNIT 28,
HAPPY VALLEY, OR 97086
UNKNOWN SPOUSE OF ROBERT SMITH AKA ROBERT LELAND SMITH
6029 SALMON RIVER HWY,
UNIT 9, OTIS, OR 97368
14776 SW WILLAMETTE ST,
SHERWOOD, OR 97140
9911 SE 82ND AVE UNIT 28,
HAPPY VALLEY, OR 97086
AND TO: All persons claiming an interest by, through, under, or against the aforesaid Defendant(s).

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

LOT 167, VIENNA SQUARE, PHASE 2B, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 158, PAGE 42, 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 this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in Business Observer, on or before November 12, 2025; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS MY HAND AND SEAL OF SAID COURT on this 6 day of October 2025.

Stacy M Butterfield
As Clerk of said Court
(SEAL) By: A. Nieves
As Deputy Clerk

Greenspoon Marder, LLP,
Default Department,
Attorneys for Plaintiff,
Trade Centre South, Suite 700,
100 West Cypress Creek Road,
Fort Lauderdale, FL 33309
(25-001121-01)
October 17, 24, 2025 25-01587K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024-CA-001107-0000-00
TRADITIONS AT WINTER HAVEN HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation.,
Plaintiff, vs.
ALMERTIS STEPHENS, JR., individually; DENIEDRA MORRISON, individually; and SECRETARY OF HOUSING AND URBAN DEVELOPMENT,
Defendants.

NOTICE is hereby given pursuant to a Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, dated September 24, 2025, and entered in Case Number: 2024-CA-001107-0000-00, of the Circuit Court in and for Polk County, Florida, wherein TRADITIONS AT WINTER HAVEN HOMEOWNERS ASSOCIATION, INC., is the Plaintiff, and ALMERTIS STEPHENS, JR., individually; DENIEDRA MORRISON, individually; and SECRETARY OF HOUSING AND URBAN DEVELOPMENT; are the Defendants, the Polk County Clerk of the Court will sell to the highest and best bidder for cash, by electronic sale on- line at www.polk.realforeclose.com, beginning at 10:00 o'clock A.M. on the 10th day of November, 2025 the following described property as set forth in said Summary Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, to-wit:

Property Address:
2920 Dayton Drive,
Winter Haven, Florida 33884
Property Description:
Lot 139, HIGHLAND FAIRWAYS PHASES ONE, according to the plat thereof as recorded in Plat Book 83, at Pages 21-22, inclusive, of the Public Records of Polk County, Florida. Lot 218, TRADITIONS PHASE 1, according to the Plat thereof, as recorded in Plat Book 131, Pages 47 through 54, inclusive, of the Public Records of Polk County, Florida.

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

/s/ Shelby Pfannerstill
John L. Di Masi
Florida Bar No.: 0915602
Patrick J. Burton
Florida Bar No.: 0098460
Arthur Barksdale
Florida Bar No.: 0040628
Rebecca Blechman
Florida Bar No.: 0121474
Nelson Crespo
Florida Bar No.: 0121499
Brian S. Hess
Florida Bar No.: 0725072
Helena G. Malchow
Florida Bar No.: 0968323
Eryn M. McConnell
Florida Bar No.: 0018858
Shelby Pfannerstill
Florida Bar No.: 1058704
Toby Snively
Florida Bar No.: 0125998
DI MASI | BURTON, P.A.
801 N. Orange Avenue, Suite 500
Orlando, Florida 32801
Ph. (407) 839-3383
Fx. (407) 839-3384
Service E-Mail:
JDLaw@Orlando-Law.com
Attorney for Plaintiff, Association
October 17, 24, 2025 25-01565K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 2024CA003885000000
LLACG COMMUNITY INVESTMENT FUND,
Plaintiff, v.
UNKNOWN HEIRS, SPOUSES, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MILES HAMPTON PLOWDEN, III A/K/A MILES HAMPTON PLOWDEN, JR., DECEASED, et al.,
Defendants.

NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure dated October 7, 2025, issued in and for Polk County, Florida, in Case No. 2024CA003885000000, wherein LLACG COMMUNITY INVESTMENT FUND is the Plaintiff, and UNKNOWN HEIRS, SPOUSES, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MILES HAMPTON PLOWDEN, III A/K/A MILES HAMPTON PLOWDEN, JR., DECEASED, CRYSTAL PLOWDEN WILLIAMS A/K/A CRYSTAL P. WILLIAMS, MILES HAMPTON PLOWDEN, IV A/K/A HAMP PLOWDEN, INTERNAL REVENUE SERVICE, STATE OF FLORIDA and CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY are the Defendants.

The Clerk of the Court, STACY BUTTERFIELD, will sell to the highest and best bidder for cash, in accordance with Section 45.031, Florida Statutes, on November 10, 2025, electronic sale beginning at 10:00 AM, at www.polk.realforeclose.com the following-described real property as set forth in said Final Judgment of Mortgage Foreclosure, to wit:

LOT 2, UNIT 1, OF THE UNRECORDED PLAT OF PLEASANT ACRES, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCING AT THE NW CORNER OF SECTION 4, TOWNSHIP 29 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, RUN THENCE SOUTH 89° 21` EAST, ALONG THE NORTH LINE OF SAID SECTION 4, 1,146.80 FEET; THENCE RUN SOUTH 25° 51` EAST, 115.69 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 25° 51` EAST 136,18 FEET; THENCE RUN NORTH 64° 09` EAST, 148.0 FEET; THENCE RUN NORTH 08° 05`41" WEST, 35.34 FEET; THENCE RUN NORTH 83° 00` WEST, 189.0 FEET TO THE POINT OF BEGINNING.
Property Address: 3736 Pine Circle, Lake Wales, FL 33898

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

IMPORTANT

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, 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 13th day of October, 2025.

Respectfully submitted,
HOWARD LAW
4755 Technology Way, Suite 104
Boca Raton, FL 33431
Telephone: (954) 893-7874
Facsimile: (888) 235-0017
Designated Service E-Mail:
Pleadings@HowardLaw.com
By: /s/ Matthew B. Klein
Matthew B. Klein, Esq.
Florida Bar No.: 73529
E-Mail: Matthew@HowardLaw.com
October 17, 24, 2025 25-01560K

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. 2025CA003332A000BA
U.S. BANK NATIONAL ASSOCIATION,
Plaintiff, vs.
ANGEL CORTEZ, et. al.
Defendant(s),

TO: ANGEL CORTEZ, UNKNOWN SPOUSE OF ANGEL CORTEZ,
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 18 OF GREEN TREE ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 69, PAGE 8, 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 11/20/2025 /(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 13 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
25-328946
October 17, 24, 2025 25-01588K

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. 532025CA003284A000BA
Freedom Mortgage Corporation
Plaintiff, vs.
Gustavo Alfonzo Villasmil Dignazio a/k/a Gustavo Villasmil; Hammock Reserve Phase 4 Homeowners Association, Inc.; Unknown Spouse of Gustavo Alfonzo Villasmil Dignazio a/k/a Gustavo Villasmil
Defendants.

TO: Unknown Spouse of Gustavo Alfonzo Villasmil Dignazio a/k/a Gustavo Villasmil
Last Known Address: 2566 Trinidad Road, Haines City, FL 33844

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

LOT 28, BLOCK 8, HAMMOCK RESERVE PHASE 4, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 197, PAGE(S) 46 THROUGH 50, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Amanda Driscole, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, within thirty (30) days of the first date of publication on or before 11/20/2025, 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 or petition.

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

DATED on OCT 13 2025.

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

Amanda Driscole, Esquire,
Brock & Scott, PLLC.,
the Plaintiff's attorney,
4919 Memorial Hwy,
Suite 135,
Tampa, FL 33634
Case No. 532025CA003284A000BA
File # 25-F02048
October 17, 24, 2025 25-01574K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CA003722A000BA
CITIZENS BANK, N.A.,
Plaintiff, vs.
JEREMY VAZQUEZ FREYRE; UNKNOWN SPOUSE OF JEREMY VAZQUEZ FREYRE; THE RIDGE AT SWAN LAKE HOMEOWNERS ASSOCIATION, INC.; CASTLE CREDIT CO HOLDINGS, LLC,
Defendant(s).

TO: Jeremy Vazquez Freyre
Residence Unknown
Unknown Spouse of
Jeremy Vazquez Freyre
Residence Unknown

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

LOT 153, THE RIDGE AT SWAN LAKE, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 146, PAGES 38 THROUGH 40, INCLUSIVE, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Street Address: 1733 Canaan Loop, Dundee, Florida 33838

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: November 12, 2025
Dated on OCT 06, 2025.

Stacy M. Butterfield, CPA
Clerk of said Court
(SEAL) By: A. Nieves
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
File#:25-400402
October 17, 24, 2025 25-01575K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRDUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CA-0256
MIDFLORIDA CREDIT UNION,
Plaintiff, v.
SHEILA RENEA DOTSON; THE ESTATE OF GREGORY D. DOTSON; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF GREGORY D. DOTSON; THE UNKNOWN HEIRS OF THE ESTATE OF GREGORY D. DOTSON; LVNV FUNDING, LLC; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREINNAMED 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.

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment of Foreclosure entered on October 7, 2025, in this case in the Circuit Court of Polk County, Florida, the real property described as:

Lot 42, LAKE PIERCE RANCHETTES, according to the plat thereof recorded in Plat Book 71, Page 19 of the Public Records of Polk County, Florida.
Together with a 2003 Springer Double Wide Mobile Home with VIN No. N811017A and N81107B situated thereon.
Parcel Identification No.: 28-29-17-937000-000420
Property Address:
2870 Silver Spur Loop,
Lake Wales, Florida 33898

will be sold at public sale, to the highest and best bidder for cash, on-line at www.polk.realforeclose.com, on November 18, 2025, at 10:00 a.m.

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

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

DATE: October 15, 2025

Gregory A. Sanoba, Esquire
Florida Bar No. 955930
Email: greg@sanoba.com
Jose A. Morera II, Esquire
Florida Bar No. 1019265
Email: joe@sanoba.com
THE SANOBA LAW FIRM
422 South Florida Avenue
Lakeland, Florida 33801
Phone: (863) 683-5353
Fax: (863) 683-2237
Attorneys for Plaintiff
October 17, 24, 2025 25-01585K

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. 532025CA004089A000BA
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 Ezekiel Everett, Jr., Deceased; et al
Defendants.

TO: The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Ezekiel Everett, Jr. a/k/a Zeke Everett, Deceased
Last Known Address: Unknown

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

LOT 35, BLOCK A, VILLAGES AT BRIDGEWATER VILLAGE 2, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 139, PAGE(S) 44 THROUGH 46, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Amanda Driscole, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, within thirty (30) days of the first date of publication on or before November 19, 2025, 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 or petition.

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

DATED on October 13, 2025

Stacy M. Butterfield
As Clerk of the Court
(SEAL) By A. Nieves
As Deputy Clerk

Amanda Driscole, Esquire,
Brock & Scott, PLLC.,
the Plaintiff's attorney,
4919 Memorial Hwy, Suite 135,
Tampa, FL 33634
Case No. 532025CA004089A000BA
File # 25-F02575
October 17, 24, 2025 25-01573K

FIRST INSERTION

NOTICE OF ACTION FOR TEMPORARY CUSTODY
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
FAMILY LAW DIVISION
Case No: 25-DR-6233
Stacy Guy,
Petitioner/Grandmother, and Megan Spivey-Guy, Mother, and Matthew Delessio, Father.

To: Megan Spivey-Guy
1406 Princess Tree Court
Haines City, Florida 33844

YOU ARE NOTIFIED that an action for temporary custody has been filed for your legal child and that you are required to serve a copy of your written defenses, if any, to it on Stacy Guy, through attorney, Stephanie Koether, Esquire 1115 E. Cass Street, Tampa, Florida 33602, on or before October 24, 2025, and file the original with the clerk of this Court at 255 N. Broadway Ave., Bartow, Florida 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.

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 Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address 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: 10/01/25

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) By: Karina Mascorro
Deputy Clerk

Stephanie Koether, Esquire
1115 E. Cass Street,
Tampa, Florida 33602
Oct. 17, 24, 31; Nov. 7, 2025
25-01590K

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

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.: 532025CA002508A000BA
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JUAN SOTO A/K/A JUAN FELIPE SOTO; MAYELA JIMENEZ A/K/A ANTUNEZ MAYELA JIMENEZ; MAYELA JIMENEZ A/K/A ANTUNEZ MAYELA JIMENEZ, AS PERSONAL REPRESENTATIVE; UNKNOWN TENANT
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 10 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 12, INDIAN BLUFFS ADDITION, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 87, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 7723 OCALI DR, LAKELAND, FL 33810

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 14 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
25-02026
October 17, 24, 2025 25-01571K

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-002220-000 - WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR IBIS HOLDINGS A TRUST,
Plaintiff, vs.
LUIT PROPERTY LLC, A WYOMING LIMITED LIABILITY COMPANY A/K/A LUIT PROPERTY LLC; SUNRIDGE WOODS ASSOCIATION, INC.; DEVAJIT DEKA; 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 10 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 144, SUNRIDGE WOODS - PHASE 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 95, PAGE(S) 35 THROUGH 39, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 326 HANGING MOSS RD, 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 08 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
25-01319
October 17, 24, 2025 25-01572K

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. 2025CA001651A000BA
PLANET HOME LENDING, LLC,
Plaintiff, vs.
ADAM U. STONE AND KAREN R. STONE, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 03, 2025, and entered in 2025CA001651A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PLANET HOME LENDING, LLC is the Plaintiff and ADAM U. STONE; KAREN R. STONE are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 04, 2025, the following described property as set forth in said Final Judgment, to wit:

BEGIN 200 FEET SOUTH OF THE NORTHEAST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 FOR THE POINT OF BEGINNING; THENCE RUN SOUTH 120 FEET; THENCE RUN WEST 85; THENCE RUN NORTHEASTERLY 120 FEET MORE OR LESS, EAST 70 FEET TO THE BEGINNING. ALL LYING AND BEING IN SECTION 26, TOWNSHIP 28 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA.

Property Address:
1502 S WESTGATE AVE, LAKELAND, FL 33803

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

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 15 day of October, 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
25-291879 - ErS
October 17, 24, 2025 25-01586K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE TENTH CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case.: 2025 CP 3425
IN RE: ESTATE OF GLORIA DEAN STANLEY
Deceased.

The administration of the estate of GLORIA DEAN STANLEY, deceased, whose date of death was August 31, 2017, 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 petitioner's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 17, 2025.

Petitioner:
Rodney Byron Griffin
221 Avis St,
Rochester, NY, 14615
/s/ Markeishia L. Smith, Esquire
Markeishia L. Smith, Esquire
THE LAW OFFICES OF MARKEISHIA L. SMITH, P.A.
Florida Bar No. 122772
P.O. Box 3303
Haines City, FL 33844
Phone: (863) 866-9917
Fax: (863) 438-6860
Primary:
msmith@thesmithlawfirm.org
Attorney for Petitioner
October 17, 24, 2025 25-01579K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIRCUIT CIVIL DIVISION
CASE NUMBER: 2025-CA-000038
MCCV HOLDINGS LLC, a Florida limited liability company,
Plaintiffs, v.
LA KARAMELLA HOMES LLC, a Florida limited liability company; YENNY RAMIREZ GRANADOS, an individual; ALLEGHENY CASUALTY COMPANY, a foreign profit corporation; and JOHN DOE AND ALL OTHERS IN POSSESSION
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 27, 2025 and entered in Case no. 2025-CA-000038 in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein MCCV HOLDINGS LLC, a Florida limited liability company, is the Plaintiff and LA KARAMELLA HOMES LLC, a Florida limited liability company, et.al., are the Defendants. Stacy M. Butterfield, CPA, Clerk of the Circuit Court & Comptroller of Polk County, Florida, will sell to the highest and best bidder for cash on-line at www.polk.realforeclose.com , at 10:00 AM (Eastern Time), on November 25, 2025, the following described real property as set forth in said Final Judgment of Foreclosure, to wit:

LOT 270, TARPON BAY PHASE 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 185, PAGE(S) 15, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 663 FAIRVIEW AVENUE, HAINES CITY, FL 33844

a/k/a Parcel ID:
27-27-34-810533-002700

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.

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.

Dated this 13th day of October 2025.
LAW OFFICES
MENDEZ & MENDEZ, P.A.
7400 SW 57th Court, Suite 202
South Miami, FL 33143
(305) 667-0112 Telephone
By: /s/ Daniel J. Mendez
Sergio L. Mendez, Esq.
Florida Bar Number 472761
sergio@mendezandmendezlaw.com
Daniel J. Mendez, Esq.
Florida Bar Number 112086
daniel@mendezandmendezlaw.com
Daniela C. Pachon, Esq.
Florida Bar Number 1050209
dpachon@mendezandmendezlaw.com
October 17, 24, 2025 25-01569K

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-002428-000 - U.S. BANK NATIONAL ASSOCIATION,
Plaintiff, vs.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF SHIRLEY ANN COLSON A/K/A SHIRLEY ANN FOSBENDER; FLORIDA HOUSING FINANCE CORPORATION; BRADLEY BOWEN; GREG BOWEN A/K/A PAUL GREGORY BOWEN, SR.; JILL BROWN; ANNE MARIE CHAFFIN; JACK COLSON; MICHELE TESSIER; UNKNOWN TENANT
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 10 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 8, BLOCK 4, AZALEA PARK, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 34, PAGE 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 745 MARION PL, BARTOW, FL 33830

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 14 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
25-02319
October 17, 24, 2025 25-01570K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2025-CP-002622
Division: PROBATE
IN RE: THE ESTATE OF DAVID KEITH GURGES
Deceased.

The administration of the estate of DAVID KEITH GURGES, deceased, whose date of death was June 9, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830-3912.

The names and addresses of the petitioner and the petitioner'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 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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 17, 2025.

Signed on: 10/14/2025.

Jennifer Gonzales,
Petitioner
Nattaly Gomez, Esq.
Attorney for Jennifer Gonzales
Florida Bar Number: 1036183
Patriot Legal Group,
10 Bobby Green Plaza,
Auburndale, FL 33823
Telephone: 863-332-2114
E-Mail: mourette@patriotlegal.com
Secondary E-Mail:
Service@patriotlegal.com
Nattaly@patriotlegal.com
October 17, 24, 2025 25-01589K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES

NOTICE IS HEREBY GIVEN that JONATHAN MERRILL ROCKWELL will engage in business under the fictitious name NIGHTOWL SOCIETY, with a physical address 5651 Keaton Springs Dr Lakeland, Florida 33811, with a mailing address 5651 Keaton Springs Dr Lakeland, Florida 33811, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.

October 17, 2025 25-01582K

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

PUBLISH YOUR LEGAL NOTICE

Call 941-906-9386
and select the appropriate County name from the menu option

Email
legal@businessobserverfl.com

FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
LV20890_V5

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

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2025CA003629A000BA
THE UNITED STATES OF AMERICA ON BEHALF OF ITS AGENCY, THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT,
Plaintiff, v.
UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ARLENE M. HARMON, DECEASED; 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.

To the following Defendant(s):
UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ARLENE M. HARMON, DECEASED
5314 Ewell Road
Lakeland, FL 33811

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 2 OF SPRINGWOOD, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 76, PAGE 29, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
a/k/a 5314 EWELL RD, LAKELAND, FL 33811

has been filed against you and you are required to serve a copy of your written defenses, if any, upon Kelley Kronenberg, Attorney for Plaintiff, whose address is 10360 West State Road 84, Fort Lauderdale, FL 33324 on or before 11-14-2025, a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

This notice is provided pursuant to Administrative Order No. 2.065.

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

WITNESS my hand and the seal of this Court this 8 day of Oct., 2025.

Stacy M. Butterfield
As Clerk of the Court
(SEAL) By A. Nieves
As Deputy Clerk

Kelley Kronenberg,
Attorney for Plaintiff,
10360 West State Road 84,
Fort Lauderdale, FL 33324
October 17, 24, 2025 25-01561K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 2025CA001742A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
CLAUDY DOCTEUR, et al.,
Defendants.

TO: CLAUDY DOCTEUR
1036 MATTIE POINTE WAY,
AUBURNDALE, FL 33823
SABINE D. DOCTEUR A/K/A SABINE DOROTHY DOCTEUR A/K/A SABINE DOROTHY DELMA
1036 MATTIE POINTE WAY,
AUBURNDALE, FL 33823
UNKNOWN SPOUSE OF SABINE D. DOCTEUR A/K/A SABINE DOROTHY DOCTEUR A/K/A SABINE DOROTHY DELMA N/K/A SABINE DOROTHY DOCTEUR A/K/A SABINE DOROTHY DELMA
1036 MATTIE POINTE WAY,
AUBURNDALE, FL 33823
UNKNOWN SPOUSE OF CLAUDY DOCTEUR
1036 MATTIE POINTE WAY,
AUBURNDALE, FL 33823

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 151, OF MATTIE POINTE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 185, PAGE 44, 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 De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, FORT LAUDERDALE, FL 33310 on or before November 10, 2025, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

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

STACY M. BUTTERFIELD, CPA
As Clerk of the Court
(SEAL) By A. Nieves
As Deputy Clerk

De Cubas & Lewis, P.A.,
Attorney for Plaintiff,
PO BOX 5026,
FORT LAUDERDALE, FL 33310
25-01547
October 17, 24, 2025 25-01562K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 2024CA003170000000
PENNYMAC LOAN SERVICES, LLC
Plaintiff(s), vs.
FENTON FERDINAND; IGNATIUS FERDINAND; THE UNKNOWN SPOUSE OF IGNATIUS FERDINAND; THE UNKNOWN TENANT IN POSSESSION,
Defendant(s).

TO: IGNATIUS FERDINAND.
LAST KNOWN ADDRESS: 116 MARJORIE AVENUE, AUBURNDALE, FL 33823
CURRENT ADDRESS: UNKNOWN
TO: THE UNKNOWN SPOUSE OF IGNATIUS FERDINAND
LAST KNOWN ADDRESS: 116 MARJORIE AVENUE, AUBURNDALE, FL 33823
CURRENT ADDRESS: UNKNOWN
TO: FENTON FERDINAND
LAST KNOWN ADDRESS: 116 MARJORIE AVENUE, AUBURNDALE, FL 33823
CURRENT ADDRESS: UNKNOWN

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 8, Block A, Caldwell Estates, According To The Map Or Plat Thereof, As Recorded In Plat Book 37, Page(S) 28, Of The Public Records Of Polk County, Florida.
Property address: 116 Marjorie Avenue, Auburndale, FL 33823

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 11/7/2025
DATED this the day of SEP 30, 2025.

CLERK OF THE CIRCUIT COURT
As Clerk of the Court
(SEAL) BY Ruthy Pacheco
Deputy Clerk

Padgett Law Group
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
attorney@padgettlawgroup.com
TDP File No. 24-003866-2
October 17, 24, 2025 25-01555K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT CIVIL COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
CIVIL DIVISION
Case No. 2024CA004675000000
GERALD B. CHIPPS
Plaintiff, vs.
UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF DON SHETLER, DECEASED, KITTY SHETLER, AS KNOWN HEIR OF DON SHETLER, UNKNOWN SPOUSE OF KITTY SHETLER, AND UNKNOWN TENANTS/OWNERS,
Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on September 29, 2025, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 3, BLOCK I, MOUNT OLIVE HEIGHTS UNIT NO. 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 72, PAGE(S) 12, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN Year: 1987; LENGTH 60'0" MOBILE HOME, VIN(S) ZZF1417A & ZZF1417B

and commonly known as: 5254 MT OLIVE RD., POLK CITY, FL 33868; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on December 1, 2025 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

Any persons 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 October 8, 2025
By:/s/ David R. Byars
David R. Byars
Attorney for Plaintiff
Invoice to:
David R. Byars
(813) 229-0900 x
Kass Shuler, P.A.
1604 N. Marion St.
Tampa, FL 33602
ForeclosureService@kasslaw.com
339427/2427656/CMP
October 17, 24, 2025 25-01549K

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. 2025-CA-000399
Honorable Judge: Jennifer Anne Swenson
PLANET HOME LENDING, LLC
Plaintiff, vs.
PAUL BONNO; KELLY BONNO; CYPRESSWOOD COMMUNITY ASSOCIATION, INC.; CYPRESSWOOD MEADOWS HOMEOWNERS ASSOCIATION, INC.; THE CYPRESSWOOD GARDEN PATIO HOMES HOMEOWNERS' ASSOCIATION, INC.; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2
Defendants,

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated October 7 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 December 9, 2025 the following described property:

LOT 62 OF THE UNRECORDED PLAT OF CYPRESSWOOD PATIO HOMES, DESCRIBED AS: BEGINNING AT A POINT 718.44 FEET NORTH AND 274.70 FEET EAST OF THE SOUTHWEST CORNER OF SECTION 29, TOWNSHIP 28 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, RUN SOUTH 27 DEGREES 12'30" EAST, 170.45 FEET TO THE POINT OF CURVE OF A CURVE CONCAVE NORTHWESTERLY WHOSE RADIUS IS 1057.73 FEET, THENCE RUN NORTHWESTERLY ALONG SAID CURVE A CHORD DISTANCE OF 53.0 FEET (CHORD BEARING NORTH 72 DEGREES 39'22" EAST), THENCE RUN NORTH 27 DEGREES 04'25" WEST, 191.46 FEET, THENCE RUN SOUTH 50 DEGREES 01'30" WEST 54.0 FEET TO THE POINT OF BEGINNING.
PARCEL ID:
272829-000000-044280
COMMONLY KNOWN AS:
382 Troon Ct.,
Winter Haven, FL 33884.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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 9, 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 17, 24, 2025 25-01550K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
GENERAL CIVIL DIVISION
Case No.: 2024-CA-2650
THE BLUFFS OF CHRISTINA CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation,
Plaintiff, vs.
THOMAS GEBREGERGIS; UNKNOWN SPOUSE OF THOMAS GEBREGERGIS; UNKNOWN TENANT #1; and UNKNOWN TENANT #2 as unknown tenants in possession,
Defendants,

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 3, 2025, entered in Case No. 2024-CA-2650 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein THE BLUFFS OF CHRISTINA CONDOMINIUM ASSOCIATION, INC., is the Plaintiff, and THOMAS GEBREGERGIS, et al., are the Defendants, Stacy Butterfield, Clerk of Court of Polk County, will sell to the highest and best bidder for cash online via the internet at www.polk.realforeclose.com at 10:00 AM, on November 4, 2025, the following described property as set forth in said Final Judgment:

Unit 3-BR, THE BLUFFS OF CHRISTINA I, A CONDOMINIUM, Polk County, Florida, according to a Declaration of Condominium recorded in Official Records Book 1620, Page 1885, and the plat thereof recorded in Condominium Plat Book 2, Pages 10, 11, and 12, Public Records of Polk County, Florida, said unit lying in Section 24, Township 29 South, Range 23 East, Polk County, Florida
Parcel I.D. No.:
23-29-24-141840-003030 a/k/a
6568 SWEETBRIAR LN

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

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

/s/ Shannon L. Zetrouer
Shannon L. Zetrouer, Esquire
Florida Bar No. 16237
ZP Legal, PLLC
4100 Central Avenue
St. Petersburg, FL 33711
Telephone: (727) 440-4407
szetrouer@zp-legal.com
cos@zp-legal.com
October 17, 24, 2025 25-01551K

FIRST INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2025CC-002707-A000-BA
YES SPRING HILL, LLC
Plaintiff(s) VS.
TAMMY LARAE SMITH, SHAYLA LARAE SHANE, JOSHUAH CURRAN, PERSONAL PROPERTY TRUST #135
Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on AUGUST 6TH, 2025 in the above- entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

1993 JEFR mobile home bearing the Vehicle Identification Number 12611325F.
Property Address:
135 Areca Drive, Lot No. 135,
Mulberry, Florida 33860.

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 31 day of OCTOBER, 2025.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

WITNESS my hand and the seal of the Court on this 26th day of September, 2025.

STACY M. BUTTERFIELD, CPA
Clerk of the Circuit Court
Drawer CC-12, P. O. Box 9000
Bartow, Florida 33831-9000
(SEAL) By Ashley Saunders
Deputy Clerk

Polk County Clerk of Courts
Civil Law Department
Drawer CC-12, P. O. Box 9000
Bartow, FL 33831-9000
October 17, 24, 2025 25-01552K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2023CA-004754-0000-00
PHH MORTGAGE CORPORATION,
Plaintiff(s) VS.
THE UNKNOWN HEIRS BENEFICIARIES DEVISEES GRANTEES ASSIGNEES LIENORS CREDITORS TRUSTEES AND ALL OTHER WHO MAY CLAIM AN INTEREST IN THE ESTATE OF VINCENT SCOTTMAN A/K/A VINCENT L SCOTTMAN DEACEASED, CITY OF LAKELAND FLORIDA, EDITH WYNETTE CLARKE A/K/A EDITH CLARKE, ANY AND ALL UNKNOWN PARTIES CLAIMING BY THROUGH UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL BE DEAD OR ALIVE, ,WEATHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES HERIS DEVISEES GRANTEES OR OTHER CLAIMANTS
Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on JULY 22ND 2025 in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

THE NORTH 1/2 OF THE SOUTH 133.34 FEET OF THE WEST 1/2 OF LOT 7, CAPT. W. B. BONACKER'S SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 57, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS AND EXCEPT THE EAST 15 FEET THEREOF.
Property Address: 1208 JEWEL AVE, LAKELAND, FL 33805

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 31ST day of OCTOBER, 2025.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

WITNESS my hand and the seal of the Court on this 26th day of September, 2025.

STACY M. BUTTERFIELD, CPA
Clerk of the Circuit Court
Drawer CC-12, P. O. Box 9000
Bartow, Florida 33831-9000
(SEAL) By Brittany Ivey
Deputy Clerk

Polk County Clerk of Courts
Civil Law Department
Drawer CC-12, P. O. Box 9000
Bartow, FL 33831-9000
October 17, 24, 2025 25-01553K

FIRST INSERTION

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. 2021CA002488
ESTATES AT LAKE HAMMOCK HOMEOWNERS ASSOCIATION, INC., a Florida Not-For-Profit Corporation,
Plaintiff, v.
MARIA ELISA OTERO MERCADO; UNKNOWN SPOUSE OF MARIA ELISA OTERO MERCADO; JUAN RAMON OTERO NEGRON; UNKNOWN SPOUSE OF JUAN RAMON OTERO NEGRON & ANY UNKNOWN PERSON(S) IN POSSESSION,
Defendants.

Notice is given that under a Final Summary Judgment dated October 10, 2025, and in Case No. 2021CA002488 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which ESTATES AT LAKE HAMMOCK HOMEOWNERS ASSOCIATION, INC., the Plaintiff and MARIA ELISA OTERO MERCADO, JUAN RAMON OTERO NEGRON, & UNKNOWN SPOUSE OF JUAN RAMON OTERO NEGRON NKA BRENDA L. MORALES OTERO the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at polk.realforeclose.com, at 10:00am on December 9, 2025, the following described property set forth in the Final Summary Judgment:

Lot 23, of Estates at Lake Hammock, according to the plat thereof, as recorded in Plat Book 171, Page 23, of the Public Records of Polk County, Florida.

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

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

WITNESS my hand this 10th day of October 2025.
By: /s/ Karen J. Wonsetler
Karen J. Wonsetler, Esq.
Florida Bar No. 140929
WONSETLER & WEBNER, P.A.
717 North Magnolia Avenue
Orlando, FL 32803
Primary E-Mail for service:
Pleadings@kwpalaw.com
Secondary E-Mail:
office@kwpalaw.com
(P) 407-770-0846 (F) 407-770-0843
Attorney for Plaintiff
October 17, 24, 2025 25-01559K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Edwin U. Mgt, located at 2258 Colony Club Drive, in the City of Lakeland, County of Polk, State of FL, 33813, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 14 October, 2025.
Edwin Ulvila
2258 Colony Club Drive
Lakeland, FL 33813
October 17, 2025 25-01583K

--- ACTIONS / 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. 2025CA000330000000
ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC,
Plaintiff, vs.
ELLEN D. BORIS, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 02, 2025, and entered in 2025CA000330000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is the Plaintiff and ELLEN D. BORIS; UNKNOWN SPOUSE OF ELLEN D. BORIS are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 04, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 1 AND 2, BLOCK 6 OF MEADOVISTA, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 7, PAGE 30, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 1205 E GEORGIA ST, BARTOW, FL 33830

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 14 day of October, 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
24-259885 - ErS
October 17, 24, 2025 25-01584K

FIRST INSERTION

NOTICE OF ACTION
FORECLOSURE PROCEEDINGS-PROPERTY
IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2023CC005198000000
Truist Bank, successor by merger to SunTrust Bank
Plaintiff, -vs.-
Frances M. Palau a/k/a Frances L. Palau; et al.
Defendant(s).

TO: Luis Joel Miranda: 1155 North Florence Avenue, Apartment 176, Lakeland, FL 33805,
Hector M. Berrios: PO Box 1099, Yabucoa, PR 00767,
Xavier Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Maria R. Berrios: 295 Palmas Inn Way, Suite 104, Humacao, PR 00791,
Cielo Berrios: PO Box 193501, San Juan, PR 00919,
Eddie Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Oliver Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Mercedes Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Carmen Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Annie Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Burnilda Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Mercedes Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Louis Mendez-Flores: 431 Lakeview Avenue, Apartment 1, Clifton, NJ 07011,
Unknown Spouse of Luis Joel Miranda: 1155 North Florence Avenue, Apartment 176, Lakeland, FL 33805,
Unknown Spouse of Hector M. Berrios: PO Box 1099, Yabucoa, PR 00767,
Unknown Spouse of Xavier Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Unknown Spouse of Maria R. Berrios: 295 Palmas Inn, Suite 104, Humacao, PR 00791,
Unknown Spouse of Cielo Berrios: PO Box 193501, San Juan, PR 00919,
Unknown Spouse of Eddie Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Unknown Spouse of Oliver Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Unknown Spouse of Mercedes Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Unknown Spouse of Carmen Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Unknown Spouse of Annie Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Unknown Spouse of Burnilda Mendez: 1155 North Florence Avenue, Lakeland, FL 33805,
Unknown Spouse of Mercedes Mendez: 1155 North Florence Avenue, Lakeland, FL 33805 and
Unknown Spouse of Louis Mendez-Flores: 431 Lakeview Avenue, Apartment 176, Clifton, NJ 07011
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 28, LAKE RIDGE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 122, PAGES 14 AND 15, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 1155 North Florence Avenue, Lakeland, FL 33805.

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: November 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
23-329253 FCOI SUT
October 17, 24, 2025 25-01554K

SUBSEQUENT INSERTIONS

--- ACTIONS / ESTATE --

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 #: 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

SECOND 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

SECOND 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

SECOND 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

SECOND 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

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

SAVE TIME
E-mail your Legal Notice
legal@businessobserverfl.com
LV10237

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER
CALL 941-906-9386
and select the appropriate County name from the menu option
OR E-MAIL:
legal@businessobserverfl.com
Business Observer
LV10239

--- ACTIONS / ESTATE/ PUBLIC SALES --

FOURTH 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 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

SECOND 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

SECOND 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

FOURTH 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

SECOND 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: 532025CP003304A-000BA 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

SECOND 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

SECOND 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

SECOND 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

SECOND 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

PUBLISH YOUR LEGAL NOTICE
We publish all Public sale, Estate & Court-related notices
• We offer an online payment portal for easy credit card payment
• Service includes us e-filing your affidavit to the Clerk's office on your behalf
Call 941-906-9386
or email legal@businessobserverfl.com
FLORIDA'S NEWSPAPER FOR THE C-SUITE Business Observer
LV20878_V19

--- ACTIONS --

SECOND 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

SECOND 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

SECOND 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

SECOND 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

SECOND 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: 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

SECOND 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

SECOND 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

SECOND 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

SECOND 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

---ACTIONS / SALES --

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. 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

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 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

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. 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

SECOND 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

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.: 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

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.: 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

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:

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

FOURTH 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 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

--- ESTATE / SALES --

SECOND 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

SECOND 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

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. 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

SECOND 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

SECOND 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

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT 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

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. 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

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. 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

SECOND 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

SAVE TIME
Email your Legal Notice
legal@businessobserverfl.com
Deadline Wednesday at noon
Friday Publication
SARASOTA • MANATEE • HILLSBOROUGH • PASCO
PINELLAS • POLK • LEE • COLLIER • CHARLOTTE
FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
LV20906_V33

Choices and Solutions

What Should Be Done

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

BY **MILTON & ROSE FRIEDMAN**

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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

STEPS TO FIX ENTITLEMENTS

- **Enact a "negative income tax."**
- **Wind down Social Security**

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

l. Repeal immediately the payroll tax.

2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.

3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.

4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.

5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.

6. Finance payments under items 2, 3 and 4 out of gen-

eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

> "All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.
>
> "The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.
>
> "The third is the additional cost to the taxpayers.
>
> "To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time."

The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the col1ection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

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

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

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

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

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

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

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

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

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

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