

POLK COUNTY LEGAL NOTICES

--- ESTATE / SALES ---

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION</p> <p><b>FILE NO. 532025CP003270A000BA</b><br/><b>IN RE: ESTATE OF MIGUEL SANTIAGO ZAPATA, Deceased.</b></p> <p>The administration of the estate of Miguel Santiago Zapata, deceased, whose date of death was July 10, 2025, is pending in the Circuit Court in and for Polk County, Florida, Probate Division, File Number 532025CP003270A-000BA, the physical address of which is: Clerk of Court, 255 N. Broadway Ave. Bartow, FL 33830-3912 and the mailing address of which is Polk County Clerk of the Circuit Court, PO Box 9000, Drawer No. CC-4, Bartow, FL 33831-9000. The names and addresses of the personal representative and the attorney for the personal representative are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, and on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must file</p> | <p>their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN 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.</p> <p>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 732.221.</p> <p>THE DATE OF FIRST PUBLICATION OF THIS NOTICE IS: October 24, 2025.</p> <p>/s/Veronica Henao,<br/><b>Personal Representative</b><br/>3828 Alamanda Hills Lane,<br/>Lakeland, FL 33813</p> <p>Karl A. Burgunder,<br/>Attorney at Law, P.L.<br/>/s/Karl A. Burgunder<br/>Attorney for Personal Representative<br/>Fla. Bar No. 980935<br/>1490 Swanson Dr. Ste. 200<br/>Oviedo, FL 32765<br/>Telephone (407) 366-3555<br/>karl@cfbizlaw.com<br/>October 24, 31, 2025 25-01597K</p> |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <p><b>NOTICE OF FORECLOSURE SALE</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION</p> <p><b>CASE NO. 2024CA001284000000 LAKEVIEW LOAN SERVICING LLC, Plaintiff, vs. IVELISSE LASTRA, et al., Defendant.</b></p> <p>NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered September 26, 2025 in Civil Case No. 2024CA001284000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING LLC is Plaintiff and Ivelisse Lastra, 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 10th day of November, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:</p> <p>Lot G2, Sun Air Country Club<br/>First Addition, according to the</p> | <p>map or plat thereof, recorded in Plat Book 65, Page(s) 6, Public Records of Polk County, Florida.</p> <p>Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>/s/ Robyn Katz<br/>Robyn Katz, Esq.<br/>McCalla Raymer Leibert Pierce, LLP<br/>Attorney for Plaintiff<br/>225 East Robinson Street, Suite 155<br/>Orlando, FL 32801<br/>Phone: (407) 674-1850<br/>Fax: (321) 248-0420<br/>Email: MRSservice@mccalla.com<br/>Fla. Bar No.: 146803<br/>24-09393FL<br/>October 24, 31, 2025 25-01595K</p> |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION</p> <p><b>CASE NO.: 2025-CP-2627</b><br/><b>DIVISION: 14</b><br/><b>IN RE: ESTATE OF NANCY MCCREA LEAZIER, a/k/a NANCY M. LEAZIER, Deceased.</b></p> <p>The administration of the estate of NANCY MCCREA LEAZIER, 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 Ave., Bartow, FL 33830. The name and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>The personal representative has no</p> | <p>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. 732.221, Florida Statutes.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is October 24, 2025.</p> <p><b>Co-Personal Representatives:</b><br/><b>ADAM L. KENT</b><br/>4142 Becky St.<br/>Middleburg, Florida 32068<br/><b>MICHAEL ANDREW RUSIN KENT</b><br/>704 Courageous Court S.<br/>Jacksonville, FL 32233<br/>Attorney for Personal Representatives<br/>Clayton T. Miller<br/>Florida Bar No.: 047094<br/>Email: clayton@ivanlawgroup.com<br/>2d Email: emily@ivanlawgroup.com<br/>Ivan &amp; Daugustinis, PLLC<br/>5150 Belfort Road, Bldg. 200<br/>Jacksonville, Florida 32256<br/>Telephone: 904-395-2395<br/>Fax: 904-475-2121<br/>October 24, 31, 2025 25-01598K</p> |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <p><b>NOTICE OF SALE PURSUANT TO CHAPTER 45</b><br/>IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION</p> <p><b>CASE NO. 2025CA-000452</b><br/><b>JONNY ALPERN, CLAUDIO SASSI AND IRWIN R. MOGERMAN, Plaintiffs, v. PINKY'S PURPOSE, LLC, a Florida limited liability company; BERNESHA P. HALL; UNKNOWN PARTIES IN POSSESSION #1, #2 _____, Etc.; AND UNKNOWN PARTIES, Defendants.</b></p> <p>NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure entered on October 7, 2025, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell to the highest and best bidder for cash online at https://polk.realforeclose.com at 10:00 a.m. on November 21, 2025, the following described property as set forth in and pursuant to said Final Judgment of Foreclosure:</p> <p>Legal Description:<br/>Lots 21 and 22, Block A, Lockhart &amp; Smith's Resubdivision of Lots 18, 19, 20, 29, 30 and 31 of Florida Development Company's Subdivision, being in the Northwest ¼ of Section 21, Township 27 South, Range 27 East, according to the map or plat thereof, as recorded in Plat Book 6, Page(s) 9, of the Public Records of Polk County, Florida. Said Lots being a part of the East ¾ of the Southwest ¼ of the Northwest ¼ of said Section 21, Township 27 South, Range 27 East.</p> | <p>The real property having a street address of 1236 Avenue K, Haines City, Florida 33844.</p> <p>Any person or entity claiming an interest in the surplus, if any, resulting from the Foreclosure Sale, other than the property owner as of the date of the Lis Pendens, must file a claim with the clerk no later than the date that the Clerk reports the surplus funds as unclaimed. If you fail to file a claim, you will not be entitled to any remaining funds.</p> <p>If the Sale is set aside, the Purchaser may be entitled to only a return of the sale deposit less any applicable fees and costs and shall have no other recourse against the Mortgagor, the Mortgagor the Mortgagee's attorney.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>Dated at Plantation, Florida this the 16th day of October, 2025.</p> <p>s/ Nancy D. Pelosi, Esq.<br/>Nancy D. Pelosi, Esquire<br/>Florida Bar No.: 503710<br/>npelosi@pelosilaw.com<br/>Attorney for Plaintiffs<br/>NANCY D. PELOSI, P.A.<br/>1250 SOUTH PINE ISLAND ROAD, SUITE 450<br/>Plantation, Florida 33324<br/>Tel: (954) 797-8088  <br/>Fax: (954) 797-8083<br/>October 24, 31, 2025 25-01591K</p> |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <p><b>NOTICE TO CREDITORS</b><br/>IN THE 10th JUDICIAL CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION</p> <p><b>File No.: 2025-CP-003273</b><br/><b>Division: Probate</b><br/><b>IN RE: ESTATE OF CHESTER LEROY WATERS Deceased.</b></p> <p>The administration of the estate of Chester Leroy Waters, deceased, whose date of death was November 10, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> | <p>All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is October 24, 2025.</p> <p><b>Personal Representative:</b><br/><b>Patrick Waters</b><br/>18 Morganthau Drive<br/>Lakeland, FL 33813<br/>Attorney for Personal Representative:<br/>Aliana M. Payret<br/>Florida Bar No. 104377<br/>Robinson, Pecaro &amp; Mier, P.A.<br/>201 N. Kentucky Avenue, #2<br/>Lakeland, FL 33801<br/>Email Address: apayret@lawdrive.com<br/>October 24, 31, 2025 25-01599K</p> |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| <p><b>NOTICE OF FORECLOSURE SALE</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION</p> <p><b>CASE NO. 2024CA000048000000 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. JAMES U ROUX A/K/A JAMES ROUX A/K/A JAMES UZELL ROUX, et al., Defendant.</b></p> <p>NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered September 26, 2025 in Civil Case No. 2024CA000048000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff and James U Roux a/k/a James Roux a/k/a James Uzell Roux, 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 10th day of November, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:</p> <p>Lot 73, FORESTWOOD, a sub-</p> | <p>division according to the plat thereof recorded in Plat Book 82, Pages 25, 26 and 27, of the Public Records of Polk County, Florida.</p> <p>Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>/s/ Robyn Katz<br/>Robyn Katz, Esq.<br/>McCalla Raymer Leibert Pierce, LLP<br/>Attorney for Plaintiff<br/>225 East Robinson Street, Suite 155<br/>Orlando, FL 32801<br/>Phone: (407) 674-1850<br/>Fax: (321) 248-0420<br/>Email: MRSservice@mccalla.com<br/>Fla. Bar No.: 146803<br/>23-08776FL<br/>October 24, 31, 2025 25-01594K</p> |

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| <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION</p> <p><b>File No. 2025-CP-3424</b><br/><b>IN RE: ESTATE OF MICHAEL ANDREW EDDY A/K/A MICHAEL A. EDDY Deceased.</b></p> <p>The administration of the estate of Michael Andrew Eddy a/k/a Michael A. Eddy, deceased, whose date of death was August 19, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 3425 Lake Alfred Road, Winter Haven, FL 33881. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>The personal representative has no duty to discover whether any property</p> | <p>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. 732.221, Florida Statutes. The written demand must be filed with the clerk.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is October 24, 2025.</p> <p><b>Personal Representative:</b><br/><b>/s/ Donna Carman</b><br/>2767 Ravines Road<br/>Middleburg, Florida 32068<br/>Attorney for Personal Representative:<br/>/s/ William Ashton Scott, Attorney<br/>Florida Bar Number: 107406<br/>Tolson &amp; Associates, PA<br/>462 Kingsley Ave., Ste. 101<br/>ORANGE PARK, FL 32073<br/>Telephone: (904) 269-0050<br/>Fax: (904) 269-6119<br/>E-Mail: office@tolsonandassociates.com<br/>Secondary E-Mail<br/>susie@tolsonandassociates.com<br/>October 24, 31, 2025 25-01600K</p> |

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| <p><b>NOTICE OF FORECLOSURE SALE</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION</p> <p><b>CASE NO. 2023CA005120000000 ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., Plaintiff, vs. THOMAS BALLI A/K/A THOMAS CHRISTOPHER BALLI A/K/A THOMAS CHRISTOPHER BALLI, et al., Defendant.</b></p> <p>NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 13, 2025 in Civil Case No. 2023CA005120000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. is Plaintiff and Thomas Balli a/k/a Thomas Christopher Balli, 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 10th day of November, 2025 at 10:00 AM on the following described property as set forth in said Summary Final</p> | <p>Judgment, to-wit:</p> <p>Lot 15, Wildwood I, according to the map or plat thereof, as recorded in Plat Book 79, Page(s) 13 and 14, of the Public Records of Polk County, Florida.</p> <p>Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>/s/ Robyn Katz<br/>Robyn Katz, Esq.<br/>McCalla Raymer Leibert Pierce, LLP<br/>Attorney for Plaintiff<br/>225 East Robinson Street, Suite 155<br/>Orlando, FL 32801<br/>Phone: (407) 674-1850<br/>Fax: (321) 248-0420<br/>Email: MRSservice@mccalla.com<br/>Fla. Bar No.: 146803<br/>23-06399FL<br/>October 24, 31, 2025 25-01593K</p> |

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| <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION</p> <p><b>File Number 2025CP002386A000BA</b><br/><b>IN RE ESTATE OF BARBARA M. JACKSON Deceased.</b></p> <p>The administration of the Estate of BARBARA M. JACKSON, deceased, whose date of death was February 7, 2024 is pending in the Circuit Court for Polk County, Florida, Probate Division, File Number 2025CP002386A000BA the address of which is P. O. Box 9000, Drawer CC- 4, Bartow, FL 33931-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is served within three months after the date of the first publication of this notice 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 SER-</p> | <p>VICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and 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.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of the first publication of this Notice is October 24, 2025.</p> <p><b>Personal Representative:</b><br/><b>Jane Jackson McEnerney</b><br/>21790 Country Woods Drive<br/>Fairhope AL 36532<br/>Attorney for Personal Representative:<br/>R. Anderson Maddox<br/>randymaddox.esq@gmail.com<br/>Florida Bar No: 252891<br/>2018 Companero Ave<br/>Orlando, FL 32804<br/>Telephone: (407) 872-8686<br/>October 24, 31, 2025 25-01601K</p> |

**PUBLISH YOUR LEGAL NOTICE**

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**Business Observer**

**What makes public notices in newspapers superior to other forms of notices?**

Public notices in newspapers are serendipitous. When readers page through a newspaper, they will find important public notice information they otherwise would not find anywhere else.

Rarely do consumers specifically search online for public notices.

10/27/24







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| <p><b>NOTICE OF SALE</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/><b>CASE NO.: 2024-CA-1735</b><br/><b>MIDFLORIDA CREDIT UNION, Plaintiff, v.</b><br/><b>THE ESTATE OF HAROLD MORALES A/K/A HAROLD C. MORALES A/K/A HAROLD CHESTER MORALES; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF HAROLD MORALES A/K/A HAROLD C. MORALES A/K/A HAROLD CHESTER MORALES; UNKNOWN SPOUSE OF HAROLD MORALES A/K/A HAROLD C. MORALES A/K/A AARON RENO CONTRAS; UNKNOWN SPOUSE OF AARON CONTRAS A/K/A AARON RENO CONTRAS; TENANT #1; TENANT #2; CITY OF LAKELAND; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants.</b><br/>NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment of Foreclosure entered on March 11, 2025, in this case in the Circuit Court of Polk County, Florida, the real property described as:<br/>Lot 9, Block 3, REPLAT OF</p> | <p>WAVERLY PLACE, a subdivision according to the plat thereof recorded in Plat Book 38, Page 23, of the Public Records of Polk County, Florida.<br/>Parcel Identification No.: 24-28-29-250200-003090<br/>Property Address: 1638 Pineberry Street, Lakeland, Florida 33803<br/>will be sold at public sale, to the highest and best bidder for cash, on-line at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a>, on November 14, 2025, at 10:00 a.m.<br/>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.<br/>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.<br/>DATE: October 21, 2025<br/>Gregory A. Sanoba, Esquire<br/>Florida Bar No. 955930<br/>Email: <a href="mailto:greg@sanoba.com">greg@sanoba.com</a><br/>Jose A. Morera II, Esquire<br/>Florida Bar No. 1019265<br/>Email: <a href="mailto:joe@sanoba.com">joe@sanoba.com</a><br/>THE SANOBA LAW FIRM<br/>422 South Florida Avenue<br/>Lakeland, Florida 33801<br/>Phone: (863) 683-5353<br/>Fax: (863) 683-2237<br/>Attorneys for Plaintiff<br/>October 24, 31, 202525-01626K</p> | <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/>PROBATE DIVISION<br/><b>PROBATE FILE NO. 2025CP-003097A000BA</b><br/><b>IN RE: Estate of DONNA SUE KNIGHT, a.k.a. DONNA SUE KNIGHT-ESTEPP, Deceased.</b><br/>The administration of the estate of Donna Sue Knight, a.k.a. Donna Sue Knight-Estepp, deceased, whose date of death was August 15, 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.<br/>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.<br/>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</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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Twyford<br/>William J. Twyford, Esquire<br/>Florida Bar No. 0782505<br/>Twyford Law, LLC<br/>Post Office Box 411<br/>Winter Haven, Florida 33882<br/>Tel: (863) 585-5283<br/>e-mail: <a href="mailto:wjt@Twyfordlawllc.com">wjt@Twyfordlawllc.com</a><br/>October 24, 31, 202525-01629K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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Church Street, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.<br/>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.<br/>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.<br/>The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes.<br/>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.<br/>NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.<br/>The date of first publication of this notice is: October 24, 2025.<br/><b>KIMBERLY WADE</b><br/><b>Personal Representative</b><br/>1301 Frances Avenue NW<br/>Magee, MS 39111<br/>Robert D. Hines, Esquire<br/>Attorney for Personal Representative<br/>Florida Bar No. 0413550<br/>Hines Norman Hines, PL<br/>1312 W. Fletcher Avenue, Suite B<br/>Tampa, FL 33612<br/>Telephone: 813-265-0100<br/>Email: <a href="mailto:rhines@hnh-law.com">rhines@hnh-law.com</a><br/>Secondary Email: <a href="mailto:jrivera@hnh-law.com">jrivera@hnh-law.com</a><br/>October 24, 31, 2025 25-01608K</p> |

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| <div>andants.</div> <div>NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment of Foreclosure entered on March 11, 2025, in this case in the Circuit Court of Polk County, Florida, the real property described as: Lot 9, Block 3, REPLAT OF</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  | <div>THE SANOA LAW FIRM</div> <div>422 South Florida Avenue</div> <div>Lakeland, Florida 33801</div> <div>Phone: (863) 683-5353</div> <div>Fax: (863) 683-2237</div> <div>Attorneys for Plaintiff</div> <div>October 24, 31, 2025</div> <div>25-01626K</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
| <div>NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45</div> <div>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA</div> <div>CASE NO.: 2024CA003068000000</div> <div>LAKEVIEW LOAN SERVICING, LLC,</div> <div>Plaintiff, VS.</div> <div>HECTOR ALFREDO MORALES GONZALEZ; UNKNOWN SPOUSE OF HECTOR ALFREDO MORALES GONZALEZ; MAGNOLIA PARK HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS</div> <div>Defendant(s).</div> <div>NOTICE IS HEREBY GIVEN that sale</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  | <div>AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.</div> <div>The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> on December 5, 2025 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 62, MAGNOLIA PARK PHASE 1 &amp; 2, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 184, PAGE1, PUBLIC RECORDS OF POLK COUNTY, FLORIDA</div> <div>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.</div> <div>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.</div> <div>Dated this 20th day of October, 2025.</div> <div>ALDRIDGE PITE, LLP</div> <div>Attorney for Plaintiff</div> <div>401 W. Linton Blvd., Suite 202-B</div> <div>Delray Beach, FL 33444</div> <div>Telephone: 561-392-6391</div> <div>Facsimile: 561-392-6965</div> <div>By: /s/ Zachary Ullman</div> <div>FBN: 106751</div> <div>Primary E-Mail: <a href="mailto:ServiceMail@aldridgepite.com">ServiceMail@aldridgepite.com</a></div> <div>1091-2840B</div> <div>October 24, 31, 2025</div> <div>25-01615K</div> |  |
| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
| <div>NOTICE TO CREDITORS (Formal Administration)</div> <div>IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA</div> <div>PROBATE DIVISION</div> <div>File No.: 2025CP3569</div> <div>IN RE: ESTATE OF LORETTA SUE MCGOUGH, Deceased.</div> <div>TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:</div> <div>YOU ARE HEREBY NOTIFIED that Petition for Formal Administration has been filed in the estate of LORETTA SUE MCGOUGH, deceased, File Number: 532025CP003569A000BA, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830; that the decedent's date of death was November 26, 2024; that the total value of the estate is unknown; and, that the names and addresses of those to whom it has been assigned by such order are:</div> <div>NAME ADDRESS</div> <div>KATHRYN D. DEESE</div> <div>12601 Jim Edwards Road</div> <div>Haines City, FL, 33844</div> <div>ALL INTERESTED PERSONS ARE NOTIFIED THAT:</div> <div>All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent must file their claims with this court WITHIN THE LATER OF</div> |  | <div>THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENTS DATE OF DEATH IS FOREVER BARRED.</div> <div>ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.</div> <div>The date of the first publication of this Notice is: October 24th, 2025.</div> <div>Person Giving Notice:</div> <div>/s/ Kathryn D. Deece</div> <div>KATHRYN D. DEESE</div> <div>Petitioner</div> <div>Attorney for Person Giving Notice:</div> <div>DAVID WILSON IV, ESQUIRE</div> <div>FL Bar No. 0103204</div> <div>THE WILSON ADVOCACY GROUP, P.A.</div> <div>P.O. Box 3142</div> <div>Winter Haven, FL 33885</div> <div>Phone: (863) 401-8155</div> <div>Fax: (863) 401-9924</div> <div>Primary:</div> <div><a href="mailto:info@wilsonadvocacygroup.com">info@wilsonadvocacygroup.com</a></div> <div>Secondary:</div> <div><a href="mailto:dwfourth@wilsonadvocacygroup.com">dwfourth@wilsonadvocacygroup.com</a></div> <div>Tertiary:</div> <div><a href="mailto:adriana@wilsonadvocacygroup.com">adriana@wilsonadvocacygroup.com</a></div> <div>Attorney for Petitioner</div> <div>October 24, 31, 2025</div> <div>25-01625K</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | <div>NOTICE.</div> <div>The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes.</div> <div>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</div> <div>NOT WITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</div> <div>The date of first publication of this notice is October 24, 2025.</div> <div>Personal Representative:</div> <div>Jonathan S. Bannan</div> <div>157 Walkers Point Dr.</div> <div>Auburndale, FL 33823</div> <div>Attorney for Personal Representative:</div> <div>/s/ William J. Twyford</div> <div>William J. Twyford, Esquire</div> <div>Florida Bar No. 0782505</div> <div>Twyford Law, LLC</div> <div>Post Office Box 411</div> <div>Winter Haven, Florida 33882</div> <div>Tel: (863) 555-5283</div> <div>e-mail: <a href="mailto:wjt@Twyfordlawllc.com">wjt@Twyfordlawllc.com</a></div> <div>October 24, 31, 2025</div> <div>25-01631K</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
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| <p>cial Circuit in and for Polk County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and HECTOR ALFREDO MORALES GONZALEZ; UNKNOWN SPOUSE OF HECTOR ALFREDO MORALES GONZALEZ; MAGNOLIA PARK HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM</p> <p><b>FIRST INSERTION</b></p> <p><b>NOTICE TO CREDITORS</b><br/>IN THE TENTH CIRCUIT COURT FOR POLK COUNTY, FLORIDA<br/>PROBATE DIVISION<br/>File No. 25-CP-002722<br/>IN RE: ESTATE OF CATHERINE M. CRIMMINS, Deceased.</p> <p>The administration of the estate of Catherine M. Crimmins, deceased, whose date of death was April 3, 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.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>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</p> |  | <p>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. 732.221, Florida Statutes</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is October 24, 2025.</p> <p><b>Personal Representative:</b><br/><b>Brian E. Crimmins</b><br/>155 Audubon Court<br/>Winter Haven, FL 33884</p> |  | <p><b>FIRST INSERTION</b></p> <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/>PROBATE DIVISION<br/>PROBATE FILE NO. 2025CP-003110A000BA<br/>IN RE: Estate of BENJAMIN DEAN HARRISON, Deceased.</p> <p>The administration of the estate of Benjamin Dean Harrison, deceased, whose date of death was September 1, 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.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>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</p> |  | <p>NOTICE.</p> <p>The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.</p> <p>NOT WITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.</p> <p>The date of first publication of this notice is October 24, 2025.</p> <p><b>Personal Representative:</b><br/><b>Raylene Rodriguez Vega</b><br/>2636 Skyline Loop<br/>Kissimmee, FL 34758<br/>Attorney for Personal Representative: /s/ William J. Twyford<br/>William J. Twyford, Esquire<br/>Florida Bar No. 0782505<br/>Twyford Law, LLC<br/>Post Office Box 411<br/>Winter Haven, Florida 33882<br/>Tel: (863) 585-5283<br/>e-mail: wjt@Twyfordlawllc.com<br/>October 24, 31, 2025 25-01632K</p> |  |



**Who benefits from legal notices?**

You do. Legal notices are required because a government body or corporation wants to take action that can affect individuals and the public at large.

When the government is about to change your life, or your property or assets are about to be taken, public notices in newspapers serve to alert those affected.

10/2027-V25



W  
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FLORIDA'S NEWSPAPER FOR THE C-SUITE

Business Observer

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--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**CASE NO.: 25-CP-2536**  
**IN RE: ESTATE OF**  
**PATRICIA A. ADKINS**  
**DECEASED.**

TO ALL PERSONS HAVING CLAIMS  
OR DEMANDS AGAINST THE  
ABOVE ESTATE:  
The administration of the estate of  
Patricia A. Adkins, deceased, File Num-  
ber 2025-CP-2536, 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 that per-  
sonal representative's attorney are set  
forth below.  
ALL INTERESTED PERSON ARE  
NOTIFIED THAT:  
All creditors of the decedent and oth-  
er persons having claims or demands  
against decedent's estate on whom  
a copy of this notice is served within  
three months after the date of the first  
publication of this notice must file their  
claims with the Court WITHIN THE  
LATER OF THREE MONTHS AFTER  
THE DATE OF THE FIRST PUBLICA-  
TION OF THIS NOTICE OR THIRTY  
DAYS AFTER THE DATE OF SER-

VICE OF A COPY OF THIS NOTICE  
ON THEM.  
All other creditors of the decedent  
and persons having claims or demands  
against the estate of the decedent must  
file their claims with this Court WITH-  
IN THREE MONTHS AFTER THE  
DATE OF THE FIRST PUBLICATION  
OF THIS NOTICE.  
ALL CLAIMS AND DEMANDS  
NOT SO 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 24, 2025.  
**PERSONAL REPRESENTATIVE**  
**LAURIE CLARK**  
**PERSONAL REPRESENTATIVE**  
2418 Galena Ln.  
Kannapolis, NC. 28083  
ATTORNEY FOR PERSONAL REP.  
CASSIDY B. THOMSON (1028248)  
ATTORNEY FOR PERSONAL REP.  
5660 Strand Ct.  
Naples, FL. 34110  
239-231-8505  
cassidy@lcsnaples.com  
October 24, 31, 2025 25-01624K

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  
Mythomaniac Kennel, located at 1949  
Michigan Drive, in the City of Poinci-  
ana, County of Polk, State of FL, 34759,  
intends to register the said name with  
the Division of Corporations of the  
Florida Department of State, Tallahas-  
see, Florida.  
Dated this 20 October, 2025.  
DYNAMIC OVERWATCH LLC  
1949 Michigan Drive  
Poinciana, FL 34759  
October 24, 2025 25-01613K

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  
Dr. Timothy Bradley located at 115 Cov-  
entry Lane in the City of Haines City,  
Polk County, FL 33844 intends to reg-  
ister the said name with the Division  
of Corporations of the Department of  
State, Tallahassee, Florida.  
Dated this 21st day of October, 2025.  
T&LB Medical Contractors, LLC  
Timothy M. Bradley  
October 24, 2025 25-01619K

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  
Irmahomesfl located at 408 Orlando Ln  
in the City of Kissimmee, Polk County,  
FL 34759 intends to register the said  
name with the Division of Corporations  
of the Department of State, Tallahassee,  
Florida.  
Dated this 18 day of October, 2025.  
Irma Angelica Torres LLC  
Irma Angelica Torres  
October 24, 2025 25-01614K

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

LV20906\_V27

FIRST INSERTION

**NOTICE OF PUBLIC SALE**

The following personal property of  
CAROLYN SUE SCHAMBERS will,  
on November 5, 2025, at 10:00 a.m.,  
at 2600 Harden Blvd., Lot #83, Lake-  
land, Polk County, Florida 33803; be  
sold for cash to satisfy storage fees in  
accordance with Florida Statutes, Sec-  
tion 715.109:  
1982 MARC MOBILE HOME,  
VIN: 14600220A,  
TITLE NO.: 0020428163, and  
VIN: 14600220B,  
TITLE NO.: 0020230669  
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#3105-173)  
October 24, 31, 2025 25-01612K

FIRST INSERTION

**NOTICE OF PUBLIC SALE**

Notice is hereby given that on 11/7/2025  
at 10:30 a.m., the following property  
will be sold at public auction pursuant  
to F.S. 715.109: A 1985 TWIN mobile  
home bearing the vehicle identification  
numbers T24717511A and T24717511B  
and all personal items located inside the  
mobile home. Last Tenant: Judith R. St.  
Jean and A. Brent Geohagan, Esq. Sale  
to be held at: Royal Palm Village, 3000  
US Highway 17/92 West, Haines City,  
Florida 33844, 863-422-1086.  
October 24, 31, 2025 25-01636K

FIRST INSERTION

**NOTICE OF PUBLIC SALE**

Notice is hereby given that on dates be-  
low these vehicles will be sold at public  
sale on the date listed below at 10AM  
for monies owed on vehicle repair  
and storage cost pursuant to Florida  
Statutes 713.585. SALE DATE: NO-  
VEMBER 24TH 2025, WILLIAMS  
COLLISION CENTER INC. 1077  
SNIVELY AVE. WINTER HAVEN,  
FL 33880 (863)220-7395, 2022 KIA  
5XXG24J24NG107218 \$3,012.58,  
SKY POWER SPORTS OF LAKE-  
LAND INC. 1700 FAIRBANKS ST.  
LAKELAND, FL 33805 (863) 682-  
4607 MV45312 2016 CAAM RLVDG-  
F410GVN00124 \$2,334.46, PODIUM  
AUTO COLLISION LLC 8217 US  
HWY 98 N UNIT 2 LAKELAND FL  
33809 (407) 738-0010 MV109949  
2015 DODGE 2C3CDXBGXFH875132  
\$7,252.05, SKY AUTO COLLISION  
AUTO REPAIR 1914 COUNTY RD 547  
N. DAVENPORT FL 33815 MV111269  
(863)438-2015 2021 HYUNDAI KM-  
8J23A44MU305125 \$3,651.50  
October 24, 2025 25-01618K

Q&A

**What is a public  
notice?**

A public notice is information  
intended to inform citizens of  
government activities. The  
notice should be published in  
a forum independent of the  
government, readily available  
to the public, capable of being  
securely archived and verified  
by authenticity.

LV18237\_V9



| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
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| <p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br/>CIVIL DIVISION:<br/><b>CASE NO.: 2025CA-000709-0000-00</b><br/><b>LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.</b><br/><b>IRENE CARTER; FLORIDA HOUSING FINANCE CORPORATION; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.</b><br/>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> at, 10:00 AM on the 19 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:</p> <p>LOT 34, MARIANA WOODS UNIT 3, ACCORDING TO PLAT THEREOF, AS RECORDED IN PLAT BOOK 46, PAGE 2, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.<br/>PROPERTY ADDRESS: 612 MARIANNA RD, AUBURNDALE, FL 33823</p> <p>IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
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| <p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/><b>CASE NO.: 2024CA001769000000</b><br/><b>ELLINGTON EMPIRE FUND LLC, Plaintiff, v.</b><br/><b>D&amp;G REAL ESTATE HOLDINGS, LLC; LABOSSIER DESRAVINES, an Individual; CITY OF FORT MEADE, FLORIDA; UNKNOWN SPOUSE OF ROGER HAEDO; UNKNOWN SPOUSE OF SALLY HAEDO, Defendant.</b><br/>NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated September 25, 2025 entered in Civil Case No. 2024CA001769000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein ELLINGTON EMPIRE FUND LLC, Plaintiff and D&amp;G REAL ESTATE HOLDINGS, LLC; LABOSSIER DESRAVINES, an Individual; CITY OF FORT MEADE, FLORIDA; UNKNOWN SPOUSE OF ROGER HAEDO; UNKNOWN SPOUSE OF SALLY HAEDO are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at <a href="http://www.polk.realforeclosure.com">www.polk.realforeclosure.com</a> beginning at 10:00 AM on November 24, 2025 the following described property as set forth in said Final Judgment, to-wit:-</p> <p>LOT 3, 4 AND 5 LESS THE WEST 30.0 FEET THEREOF, BLOCK A, L.F. WARREN'S SUBDIVISION OF BLOCK "J" OF DZIALYNSKI'S ADDITION TO FORT MEADE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGE(S) 1, OF</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
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| <p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br/>CIVIL DIVISION:<br/><b>CASE NO.: 2024CA001433000000</b><br/><b>LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.</b><br/><b>JONATHAN C. SEXTON; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR GUILD MORTGAGE COMPANY; UNKNOWN SPOUSE OF JONATHAN C. SEXTON; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.</b><br/>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> at, 10:00 AM on the 18 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:</p> <p>LOT 2, DEERFIELD EAST, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 83, PAGE(S) 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.<br/>PROPERTY ADDRESS: 5870 BAMBI DR, LAKELAND, FL 33809</p> <p>IF YOU ARE A PERSON CLAIM-</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
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| <p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/>CIVIL DIVISION<br/><b>CASE NO.: 2025CA001870</b><br/><b>GITSIT SOLUTIONS, LLC, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF GITSIT MORTGAGE LOAN TRUST BBPLCI, Plaintiff, v.</b><br/><b>UNKNOWN HEIRS, SPOUSES, BENEFICIARIES, DEVISEES GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JAMES ALBERT RICH, SR. (DECEASED), et al., Defendants.</b><br/>TO: UNKNOWN HEIRS, SPOUSES, BENEFICIARIES, DEVISEES GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JAMES ALBERT RICH, SR. (DECEASED)<br/>Last Known Address: 1219 Robert King High Drive, Lakeland, FL 33805<br/>JO ANN RICH A/K/A JO ANN GREEN<br/>Last Known Address: 6952 Wellsford Drive, Lakeland, FL 33809<br/>JOYCE ANTIONETTE RICH A/K/A JOYCE RICH<br/>Last Known Address: 1246 E. Parker Street, Lakeland, FL 33841<br/>NIKKI SANDERS A/K/A NIKKI POE A/K/A NIKKI POE-CLARK<br/>Last Known Address: 103 Shelby Drive, Crawfordville, FL 32327<br/>SAMMIE ANDRE POE<br/>Last Known Address: 543 Madison Street NE, Washington, DC 20011<br/>KIMBERLY R. HORTON<br/>Last Known Address: 1411 E Aldbrook Street, Plant City, FL 33563</p> <p>YOU ARE HEREBY NOTIFIED that an action to foreclosure a mortgage on the following property located in Polk County, Florida:</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
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| <p><b>NOTICE OF ACTION</b> IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/>CIVIL DIVISION<br/><b>CASE NO.: 532025CA003060A000BA</b><br/><b>FREEDOM MORTGAGE CORPORATION, Plaintiff, vs.</b><br/><b>MATTHEW ALEXANDER A/K/A MATTHEW L. ALEXANDER; LINDSEY ALEXANDER; WIND MEADOWS HOMEOWNERS ASSOCIATION, INC., Defendants.</b><br/>TO: MATTHEW ALEXANDER A/K/A MATTHEW L. ALEXANDER; 2025 CHICKADEE ST BARTOW, FL 33830<br/>LINDSEY ALEXANDER; 2025 CHICKADEE ST BARTOW, FL 33830</p> <p>YOU ARE NOTIFIED that an action to foreclose to the following property in Polk County, Florida:</p> <p>LOT 293, WIND MEADOWS, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 139, PAGE 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.<br/>Also known as 2025 CHICKADEE ST, BARTOW, FL 33830.</p> <p>has been filed against you and you are required to serve a copy of your written</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
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| <p><b>NOTICE OF ACTION</b> IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/>CIVIL DIVISION<br/><b>CASE NO.: 2020-CA-000396</b><br/><b>AMERIHOME MORTGAGE COMPANY, LLC, Plaintiff, v.</b><br/><b>BENJAMIN FRANCISCO MALDONADO AYALA, et al., Defendants.</b><br/>NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on December 1, 2025, at 10:00 a.m. ET, via the online auction site at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:</p> <p>Lot 69, St. James Crossing, according to the map or plat thereof, as recorded in Plat Book 149, Page(s) 44 and 45, of the Public Records of Polk County, Florida.<br/>Property Address: 4669 Osprey Way, Winter Haven, FL 33881</p> <p>pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.</p> <p>Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
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| <p>LOT 1, BLOCK F, GOLDEN NORTHGATE UNIT ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 48, PAGE 21, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA including the buildings, appurtenances, and fixture located thereon.<br/>Property Address: 1219 Robert King High Drive, Lakeland, FL 33805 (the "Property").</p> <p>filed against you and you are required to serve a copy of your written defenses, if any, to it on HOWARD LAW, Plaintiff's attorney, whose address is 4755 Technology Way, Suite 104 Boca Raton, FL 33431 on or before November 24, 2025 (no later than 30 days from the date of the first publication of this Notice of Action) 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.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>WITNESS my hand and seal of this Court at Polk, Florida, on this 17th day of October, 2025.</p> <p>POLK CLERK OF COURT<br/>POLK COUNTY CLERK OF COURT<br/>By: /s/ Sebastian Irlanda<br/>Deputy Clerk</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |

| FIRST INSERTION                                                                                                                 |  |
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| <p>HOWARD LAW, Plaintiff's attorney, 4755 Technology Way, Suite 104 Boca Raton, FL 33431<br/>October 24, 31, 2025 25-01628K</p> |  |
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| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |
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| <p>defenses, if any, to it on Sokolof Remtulla, LLP, the plaintiff's attorney, whose address is 6801 Lake Worth Road, Suite 100E, Greenacres, FL 33467, on or before 11-24-2025, 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.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>DATED on 10/17/2025.</p> <p>STACY M. BUTTERFIELD, CPA<br/>CLERK OF THE CIRCUIT COURT (SEAL) By: A. Nieves<br/>DEPUTY CLERK</p> <p>SOKOLOF REMTULLA, LLP<br/>6801 Lake Worth Road,<br/>Suite 100E<br/>Greenacres, FL 33467<br/>Telephone: 561-507-5252<br/>Facsimile: 561-342-4842<br/>E-mail: pleadings@sokrem.com<br/>Counsel for Plaintiff<br/>October 24, 31, 2025 25-01616K</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
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| <p>unclaimed.</p> <p>If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgageor, the Mortgagee or the Mortgagee's attorney.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>SUBMITTED on this 21st day of October, 2025.</p> <p>TIFFANY &amp; BOSCO, P.A.<br/>/s/ Kathryn I. Kasper, Esq.<br/>Anthony R. Smith, Esq.<br/>FL Bar #157147<br/>Kathryn I. Kasper, Esq.<br/>FL Bar #621188<br/>Attorneys for Plaintiff<br/>OF COUNSEL:<br/>Tiffany &amp; Bosco, P.A.<br/>1201 S. Orlando Ave, Suite 430<br/>Winter Park, FL 32789<br/>Telephone: (205) 930-5200<br/>Facsimile: (407) 712-9201<br/>October 24, 31, 2025 25-01621K</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
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| <p><b>NOTICE OF ACTION</b> IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/><b>Case No.: 2025CA002750A000BA</b><br/><b>NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, v.</b><br/><b>THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF THE ESTATE OF JOSE GONZALEZ, DECEASED; DAMARIS ANDUJAR-DIAZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, 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.</b><br/>To the following Defendant(s): THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF THE ESTATE OF JOSE GONZALEZ, DECEASED (RESIDENCE UNKNOWN)<br/>YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:</p> <p>LOT 15, BLOCK 1, SUN RAY HOMES PLAT NUMBER THREE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 46, PAGE</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
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| <p>15, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.<br/>a/k/a 40 Princeton Ave, Frostproof, FL 33843</p> <p>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 10/9/2025, a date which is within thirty (30) days after the first publication of this Notice in The Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>WITNESS my hand and the seal of this Court this day of SEP 02, 2025.</p> <p>As Clerk of the Court (SEAL) By Ruthy Pacheco<br/>As Deputy Clerk</p> <p>Kelley Kronenberg,<br/>Attorney for Plaintiff,<br/>10360 West State Road 84,<br/>Fort Lauderdale, FL 33324<br/>October 24, 31, 2025 25-01617K</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
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| <p><b>NOTICE OF ACTION</b> IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br/><b>CASE NO.</b><br/><b>2025CA-001253-A000-BA</b><br/><b>SHIRLEY HAWTHORNE, Petitioner, v.</b><br/><b>DENESE TUCKER, AKEVA SOUTHALL, LEON HAWTHORNE, PARNELLI HAWTHORNE, ESTATE OF LARRY HAWTHORNE, DECEASED, TRAVIS HAWTHORNE, TONETHIA HAWTHORNE, SHAVONSKI HAWTHORNE, LARRY HAWTHORNE, JR., and ZAKI HAWTHORNE, by and through her Natural Guardian, ZELICA SULLIVAN, Respondents.</b><br/>TO: TRAVIS HAWTHORNE, TONETHIA HAWTHORNE, DENESE TUCKER, AKEVA SOUTHALL, and ZAKI HAWTHORNE, by and through her Natural Guardian, ZELICA SULLIVAN, all addresses unknown.<br/>YOU ARE NOTIFIED that an action for partition, to quiet title, for declaratory judgment, and other relief regarding the following property in Polk County, Florida:</p> <p>The West 51 feet of the East 405 feet of the South 148 feet of the North 660 feet of the W 1/2 of the NW 1/4 of the NE 1/4 of Section 9, Township 29 South, Range 27 East, lying and being in Polk County, Florida.</p> <p>has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Christopher A. Desrochers, Esq., the Petitioner's/Plaintiff's attorney, whose address is 2504 Ave. G NW, Winter Haven, FL 33880 within 30 days after the date of the 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; otherwise a default will be entered against you for the relief demanded in the complaint or petition.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>Default Date 12/01/2025<br/>Dated on 10/22/25<br/>STACY M. BUTTERFIELD,<br/>CLERK OF THE CIRCUIT COURT (SEAL) By: Chyeisha Crews<br/>As Deputy Clerk</p> <p>Petitioner's/Plaintiff's Attorney:<br/>Christopher A. Desrochers, Esq.,<br/>Christopher A. Desrochers, P.L.,<br/>2504 Ave. G NW,<br/>Winter Haven, FL 33880.<br/>(863) 299-8309.<br/>Email: cadlawfirm@hotmail.com<br/>Oct. 24, 31; Nov. 7, 14, 2025 25-01635K</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |

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| <p><b>NOTICE OF FORECLOSURE SALE</b> IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/>GENERAL JURISDICTION DIVISION<br/><b>CASE NO. 2022CA003801000000</b><br/><b>REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs.</b><br/><b>JANNIFER CHRISTIAN PIERRE FRANCOIS, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAKE CHRISTIAN, DECEASED, et al. Defendant(s).</b><br/>NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 01, 2023, and entered in 2022CA003801000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein REVERSE MORTGAGE FUNDING LLC is the Plaintiff and JANNIFER CHRISTIAN PIERRE FRANCOIS, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAKE CHRISTIAN, DECEASED; JANNIFER CHRISTIAN PIERRE FRANCOIS; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; THEODORA BARNETT 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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a>, at 10:00 AM, on November 10, 2025, the following described property as set forth in said Final Judgment, to wit:</p> <p>LOT 39, LAKEVIEW PARK, ACCORDING TO THE MAP OR PLAT THEREOF, AS RE-</p> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
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| <p>CORDED IN PLAT BOOK 50, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.<br/>Property Address: 39 QUEENS CT, FROSTPROOF, FL 33843</p> <p>Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>Dated this 21 day of October, 2025.</p> <p>ROBERTSON, ANSCHUTZ, SCHNEID, CRANE &amp; PARTNERS, PLLC<br/>Attorney for Plaintiff<br/>6409 Congress Ave., Suite 100<br/>Boca Raton, FL 33487<br/>Telephone: 561-241-6901<br/>Facsimile: 561-997-6909<br/>Service Email: flmail@raslg.com<br/>By: \S\Danielle Salem<br/>Danielle Salem, Esquire<br/>Florida Bar No. 0058248<br/>Communication Email: dsalem@raslg.com<br/>21-145342 - NaC<br/>October 24, 31, 2025 25-01623K</p> |  |
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PUBLIC SALES

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| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |  |
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| <b>FICTITIOUS NAME NOTICE</b><br>Notice Is Hereby Given that DXP Enterprises, Inc., 1550 Centennial Blvd, Bartow, FL 33830, desiring to engage in business under the fictitious name of Arroyo Process Equipment, A DXP Company, with its principal place of business in the State of Florida in the County of Polk, intends to file an Application for Registration of Fictitious Name with the Florida Department of State.<br>October 24, 202525-01603K |  |  |
| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |  |
| <b>NOTICE OF FICTITIOUS NAME REGISTRATION</b><br>Notice is hereby given that Eric Martinez, desiring to engage in business under the fictitious name of Journey with Eric located at 1914 Michigan Ct, Poinciana, FL 34759 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.<br>October 24, 202525-01605K                               |  |  |

SUBSEQUENT INSERTIONS

| --- PUBLIC SALES / ESTATE ---                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |  |
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| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |
| <b>NOTICE OF PUBLIC SALE</b><br>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:<br>1991 PALM MOBILE HOME, VIN: PH067152AFL, TITLE NO.: 0062617928, and VIN: PH067152BFL, TITLE NO.: 0062617927<br>and all other personal property located therein<br>PREPARED BY: J. Matthew Bobo Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 (PO#3326-3325)<br>October 17, 24, 202525-01580K |  |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |  |
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| <b>NOTICE TO CREDITORS</b><br>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br><b>Case No.: 2025-CP-002622</b><br><b>Division: PROBATE</b><br><b>IN RE: THE ESTATE OF DAVID KEITH GURGES</b><br><b>Deceased.</b><br>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.<br>The names and addresses of the petitioner and the petitioner's attorney are set forth below.<br>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.<br>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.<br>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.<br>The date of first publication of this notice is October 17, 2025.<br>Signed on: 10/14/2025.<br><b>Jennifer Gonzales,</b><br><b>Petitioner</b><br>Nattaly Gomez, Esq.<br>Attorney for Jennifer Gonzales<br>Florida Bar Number: 1036183<br>Patriot Legal Group,<br>10 Bobby Green Plaza, Auburndale, FL 33823<br>Telephone: 863-332-2114<br>E-Mail: mourette@patriotlegal.com<br>Secondary E-Mail: Service@patriotlegal.com<br>Nattaly@patriotlegal.com<br>October 17, 24, 202525-01589K |  |  |

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| <b>NOTICE OF MEETING OF THE LAKE ASHTON II COMMUNITY DEVELOPMENT DISTRICT</b><br>Notice is hereby given that the Board of Supervisors ("Board") of the Lake Ashton II Community Development District ("District") will hold a regular meeting on Thursday, November 20, 2025 at 9:00 a.m. at the Health & Fitness Center, 6052 Pebble Beach Blvd., Winter Haven, Florida 33884. Two or more Supervisors may be in attendance at the meeting.<br>Additional information regarding this meeting, including the meeting agenda, and how to attend virtually, may be obtained from the District's website: <a href="http://lakeashton2cdd.com">http://lakeashton2cdd.com</a> ,                                                                      |  |  |
| by contacting the District Manager, Jason Greenwood, at <a href="mailto:jgreenwood@gms-tampa.com">jgreenwood@gms-tampa.com</a> , or by calling 813-344-4844. The meeting is being held for the necessary public purpose of considering related district matters. At such time, the Board is so authorized and may consider any business that may properly come before it. Members of the Public may submit questions and comments to the District Manager at <a href="mailto:jgreenwood@gms-tampa.com">jgreenwood@gms-tampa.com</a> by Thursday, November 13th at 2:00 p.m. in advance of the meeting to facilitate the Board's consideration and/or discussion of such questions and comments during the meeting. Participants may also submit |  |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |  |
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| <b>NOTICE OF SALE</b><br>IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br><b>CASE NO.</b><br><b>2025CC-002707-A000-BA</b><br><b>YES SPRING HILL, LLC</b><br><b>Plaintiff(s) VS.</b><br><b>TAMMY LARAE SMITH,</b><br><b>SHAYLA LARAE SHANE,</b><br><b>JOSHUAH CURRAN, PERSONAL</b><br><b>PROPERTY TRUST #135</b><br><b>Defendant(s)</b><br>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:<br>1993 JEFR mobile home bearing the Vehicle Identification Number 12611325F.<br>Property Address:<br>135 Areca Drive, Lot No. 135, Mulberry, Florida 33860.<br>to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> , on 31 day of OCTOBER, 2025.<br>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.<br>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.<br>WITNESS my hand and the seal of the Court on this 26th day of September, 2025.<br>STACY M. BUTTERFIELD, CPA<br>Clerk of the Circuit Court<br>Drawer CC-12, P. O. Box 9000<br>Bartow, Florida 33831-9000 (SEAL) By Ashley Saunders<br>Deputy Clerk<br><br>Polk County Clerk of Courts<br>Civil Law Department<br>Drawer CC-12, P. O. Box 9000<br>Bartow, FL 33831-9000<br>October 17, 24, 202525-01552K        |  |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |  |
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| <b>NOTICE OF SALE</b><br><b>UNDER F.S. CHAPTER 45</b><br>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br><b>CASE NO. 2021CA002488</b><br><b>ESTATES AT LAKE HAMMOCK HOMEOWNERS ASSOCIATION, INC., a Florida Not-For-Profit Corporation,</b><br><b>Plaintiff, v.</b><br><b>MARIA ELISA OTERO MERCADO;</b><br><b>UNKNOWN SPOUSE OF MARIA ELISA OTERO MERCADO;</b><br><b>JUAN RAMON OTERO NEGRON;</b><br><b>UNKNOWN SPOUSE OF JUAN RAMON OTERO NEGRON &amp; ANY UNKNOWN PERSON(S) IN POSSESSION,</b><br><b>Defendants.</b><br>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 <a href="http://polk.realforeclose.com">polk.realforeclose.com</a> , 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.<br>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.<br>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.<br>WITNESS my hand this 10th day of October 2025.<br>By: /s/ Karen J. Wonsetler<br>Karen J. Wonsetler, Esq.<br>Florida Bar No. 140929<br>WONSETLER & WEBNER, P.A.<br>717 North Magnolia Avenue<br>Orlando, FL 32803<br>Primary E-Mail for service: Pleadings@kwpalaw.com<br>Secondary E-Mail: office@kwpalaw.com<br>(P) 407-770-0846 (F) 407-770-0843<br>Attorney for Plaintiff<br>October 17, 24, 202525-01559K |  |  |

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

| FIRST INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |  |
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| questions or comments to the District Manager by telephone by calling 813-344-4844 by the same time noted above.<br>The meeting is open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The meeting may be continued to a date, time and place to be specified on the record at such meeting.<br>In accordance with Sections 119.071(3)(a) and 286.0113, <i>Florida Statutes</i> , a portion of the Regular Meeting may be closed to the public, as it relates to the District's security system. The closed session is scheduled to begin at 9:00 a.m. but may begin at any |  |  |

SUBSEQUENT INSERTIONS

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ACTIONS / SALES/ ESTATE

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| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |  |
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| <b>NOTICE TO CREDITORS</b><br>IN THE TENTH CIRCUIT COURT FOR POLK COUNTY, FLORIDA<br>PROBATE DIVISION<br><b>Case.: 2025 CP 3425</b><br><b>IN RE: ESTATE OF GLORIA DEAN STANLEY</b><br><b>Deceased.</b><br>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.<br>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.<br>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.<br>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.<br>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.<br>The date of first publication of this notice is October 17, 2025.<br><b>Petitioner:</b><br><b>Rodney Byron Griffin</b><br>221 Avis St,<br>Rochester, NY, 14615<br>/s/ Markeishia L. Smith, Esquire<br>Markeishia L. Smith, Esquire<br>THE LAW OFFICES OF MARKEISHIA L. SMITH, P.A.<br>Florida Bar No. 122772<br>P.O. Box 3303<br>Haines City, FL 33844<br>Phone: (863) 866-9917<br>Fax: (863) 438-6860<br>Primary: msmith@thesmithlawfirm.org<br>Attorney for Petitioner<br>October 17, 24, 202525-01579K                                                                                                                                                                            |  |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |  |
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| <b>NOTICE TO CREDITORS</b><br>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br>PROBATE DIVISION<br><b>Case No.: 25-CP-001519</b><br><b>IN RE: ESTATE OF ABBYGAIL LYNN DANGERFIELD</b><br><b>Decedent.</b><br>The administration of the Estate of Abigail 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.<br>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.<br>All other creditors of the decedent and other persons having claims or de- |  |  |
| mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.<br>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.<br>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.<br>The date of the first publication of this notice is October 17, 2025.<br><b>Personal Representative:</b><br><b>/s/Amanada Lansdon</b><br><b>Amanda Lansdon</b><br>502 NW 1st Avenue<br>Mulberry, Florida 33860<br>Attorney for Personal Representative: /s/ Tamara Felton-Howard<br>Tamara Felton-Howard, Esq.<br>Florida Bar No. 0158770<br>Felton-Howard Law, PLLC<br>3110 1st Avenue North, Suite 2K<br>St. Petersburg, Florida 33713<br>Telephone: 727 -202-8626<br>Primary Email: pleadings@feltonhowardlaw.com<br>October 17, 24, 202525-01556K                                                                                                                                  |  |  |

**SAVE TIME**  
E-mail your Legal Notice  
[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)

**Business Observer**

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |  |
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| 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 Louis Mendez-Flores: 431 Lakeview Avenue, Apartment 176, Clifton, NJ 07011<br>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.<br>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:<br>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.<br>more commonly known as 1155 North Florence Avenue, Lakeland, FL 33805.<br>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 |  |  |

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| Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.<br>Each person who decides to appeal any decision made by the Board with respect to any matter considered at the Meetings is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.<br>Jason Greenwood<br>District Manager<br>October 24, 202525-01602K |  |  |
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| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |
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| <b>NOTICE OF FORECLOSURE SALE</b><br>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br>GENERAL JURISDICTION<br>DIVISION<br><b>CASE NO. 2025CA000330000000</b><br><b>ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC,</b><br><b>Plaintiff, vs.</b><br><b>ELLEN D. BORIS, et al.</b><br><b>Defendant(s).</b><br>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> , at 10:00 AM, on November 04, 2025, the following described property as set forth in said Final Judgment, to wit:<br>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.<br>Property Address: 1205 E GEORGIA ST, BARTOW, FL 33830<br>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.<br>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.<br>Dated this 14 day of October, 2025.<br>ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC<br>Attorney for Plaintiff<br>6409 Congress Ave., Suite 100<br>Boca Raton, FL 33487<br>Telephone: 561-241-6901<br>Facsimile: 561-997-6909<br>Service Email: <a href="mailto:fmail@raslg.com">fmail@raslg.com</a><br>By: /s/ Danielle Salem<br>Danielle Salem, Esquire<br>Florida Bar No. 0058248<br>Communication Email: <a href="mailto:dsalem@raslg.com">dsalem@raslg.com</a><br>24-259885 - ErS<br>October 17, 24, 202525-01584K |  |  |

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| or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.<br>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.<br>Default Date: November 10, 2025<br>WITNESS my hand and seal of this Court on the 3rd day of October, 2025.<br>Stacy M. Butterfield<br>Circuit and County Courts (SEAL) By: A. Nieves<br>Deputy Clerk<br>LOGS LEGAL GROUP LLP,<br>Attorneys for Plaintiff,<br>750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487<br>23-329253 FCOI SUT<br>October 17, 24, 202525-01554K |  |  |
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ACTIONS / SALES---

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| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |           |
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| <b>NOTICE OF FORECLOSURE SALE</b><br>IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br>CIVIL DIVISION:<br><b>CASE NO.: 532025CA002508A000BA</b><br><b>PENNYMAC LOAN SERVICES, LLC,</b><br><b>Plaintiff, vs.</b><br><b>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</b><br><b>Defendants.</b><br>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> at, 10:00 AM on the 10 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:<br>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.<br>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.<br>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.<br>Dated this 14 day of October 2025.<br>By: /s/ Lindsay Maisonet<br>Lindsay Maisonet, Esq.<br>Bar Number: 93156<br>Submitted by:<br>De Cubas & Lewis, P.A.<br>PO Box 5026<br>Fort Lauderdale, FL 33310<br>Telephone: (954) 453-0365<br>Facsimile: (954) 771-6052<br>Toll Free: 1-800-441-2438<br>DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516<br><a href="mailto:eservice@decubaslewis.com">eservice@decubaslewis.com</a><br>25-02026<br>October 17, 24, 2025 | 25-01571K |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |           |
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| <b>NOTICE OF FORECLOSURE SALE</b><br>IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br>CIVIL DIVISION:<br><b>CASE NO.: 2025CA-002220-000 - WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR IBIS HOLDINGS A TRUST,</b><br><b>Plaintiff, vs.</b><br><b>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,</b><br><b>Defendants.</b><br>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> at, 10:00 AM on the 10 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:<br>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.<br>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.<br>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.<br>Dated this 08 day of October 2025.<br>By: /s/ Lindsay Maisonet<br>Lindsay Maisonet, Esq.<br>Bar Number: 93156<br>Submitted by:<br>De Cubas & Lewis, P.A.<br>PO Box 5026<br>Fort Lauderdale, FL 33310<br>Telephone: (954) 453-0365<br>Facsimile: (954) 771-6052<br>Toll Free: 1-800-441-2438<br>DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516<br><a href="mailto:eservice@decubaslewis.com">eservice@decubaslewis.com</a><br>25-01319<br>October 17, 24, 2025 | 25-01572K |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |           |
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| <b>NOTICE OF FORECLOSURE SALE</b><br>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br>GENERAL JURISDICTION<br>DIVISION<br><b>CASE NO. 2025CA001651A000BA</b><br><b>PLANET HOME LENDING, LLC,</b><br><b>Plaintiff, vs.</b><br><b>ADAM U. STONE AND KAREN R. STONE, et al.</b><br><b>Defendant(s).</b><br>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> , at 10:00 AM, on November 04, 2025, the following described property as set forth in said Final Judgment, to wit:<br>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.<br>Property Address: 1502 S WESTGATE AVE, LAKELAND, FL 33803<br>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.<br>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.<br>Dated this 15 day of October, 2025.<br>ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC<br>Attorney for Plaintiff<br>6409 Congress Ave., Suite 100<br>Boca Raton, FL 33487<br>Telephone: 561-241-6901<br>Facsimile: 561-997-6909<br>Service Email: <a href="mailto:flmail@raslg.com">flmail@raslg.com</a><br>By: /S/Danielle Salem<br>Danielle Salem, Esquire<br>Florida Bar No. 0058248<br>Communication Email: <a href="mailto:dsalem@raslg.com">dsalem@raslg.com</a><br>25-291879 - ErS<br>October 17, 24, 2025 |  | 25-01586K |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |           |
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| <b>NOTICE OF ACTION</b><br>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br><b>Case No.: 2025CA003629A000BA</b><br><b>THE UNITED STATES OF AMERICA ON BEHALF OF ITS AGENCY, THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT,</b><br><b>Plaintiff, v.</b><br><b>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,</b><br><b>Defendant.</b><br>To the following Defendant(s):<br>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<br>5314 Ewell Road<br>Lakeland, FL 33811<br>YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:<br>LOT 2 OF SPRINGWOOD, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED                                                                                                                                                                                                                         |  |           |
| IN PLAT BOOK 76, PAGE 29, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.<br>a/k/a 5314 EWELL RD, LAKELAND, FL 33811<br>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.<br>This notice is provided pursuant to Administrative Order No. 2.065.<br>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.<br>WITNESS my hand and the seal of this Court this 8 day of Oct., 2025.<br>Stacy M. Butterfield<br>As Clerk of the Court (SEAL) By A. Nieves<br>As Deputy Clerk |  |           |
| Kelley Kronenberg,<br>Attorney for Plaintiff,<br>10360 West State Road 84,<br>Fort Lauderdale, FL 33324<br>October 17, 24, 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | 25-01561K |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |           |
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| <b>NOTICE OF ACTION</b><br>IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br>CIVIL DIVISION<br><b>CASE NO.: 2025CA001742A000BA</b><br><b>LAKEVIEW LOAN SERVICING, LLC,</b><br><b>Plaintiff, vs.</b><br><b>CLAUDY DOCTEUR, et al.,</b><br><b>Defendants.</b><br>TO: CLAUDY DOCTEUR<br>1036 MATTIE POINTE WAY, AUBURNDALE, FL 33823<br>SABINE D. DOCTEUR A/K/A SABINE DOROTHY DOCTEUR A/K/A SABINE DOROTHY DELMA<br>1036 MATTIE POINTE WAY, AUBURNDALE, FL 33823<br>UNKNOWN SPOUSE OF CLAUDY DOCTEUR<br>1036 MATTIE POINTE WAY, AUBURNDALE, FL 33823<br>YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:<br>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.<br>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.<br>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.<br>WITNESS my hand and the seal of this Court this 3 day of October, 2025.<br>STACY M. BUTTERFIELD, CPA<br>As Clerk of the Court (SEAL) By A. Nieves<br>As Deputy Clerk |  |           |
| De Cubas & Lewis, P.A.,<br>Attorney for Plaintiff,<br>PO BOX 5026,<br>FORT LAUDERDALE, FL 33310<br>25-01547<br>October 17, 24, 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | 25-01562K |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |           |
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| <b>NOTICE OF ACTION</b><br>IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br>CIRCUIT CIVIL DIVISION<br><b>CASE NO.: 2024CA003170000000</b><br><b>PENNYMAC LOAN SERVICES, LLC</b><br><b>Plaintiff(s), vs.</b><br><b>FENTON FERDINAND; IGNATIUS FERDINAND; THE UNKNOWN SPOUSE OF IGNATIUS FERDINAND; THE UNKNOWN TENANT IN POSSESSION, Defendant(s).</b><br>TO: IGNATIUS FERDINAND.<br>LAST KNOWN ADDRESS: 116 MARJORIE AVENUE, AUBURNDALE, FL 33823<br>CURRENT ADDRESS: UNKNOWN<br>TO: THE UNKNOWN SPOUSE OF IGNATIUS FERDINAND<br>LAST KNOWN ADDRESS: 116 MARJORIE AVENUE, AUBURNDALE, FL 33823<br>CURRENT ADDRESS: UNKNOWN<br>TO: FENTON FERDINAND<br>LAST KNOWN ADDRESS: 116 MARJORIE AVENUE, AUBURNDALE, FL 33823<br>CURRENT ADDRESS: UNKNOWN<br>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:<br>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.<br>Property address: 116 Marjorie Avenue, Auburndale, FL 33823<br>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.<br>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.<br>Default Date 11/7/2025<br>DATED this the day of SEP 30, 2025.<br>CLERK OF THE CIRCUIT COURT<br>As Clerk of the Court (SEAL) BY Ruthy Pacheco<br>Deputy Clerk |  |           |
| Padgett Law Group<br>6267 Old Water Oak Road, Suite 203<br>Tallahassee, FL 32312<br><a href="mailto:attorney@padgettlawgroup.com">attorney@padgettlawgroup.com</a><br>TDP File No. 24-003866-2<br>October 17, 24, 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | 25-01555K |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| <b>NOTICE OF SALE</b><br>IN THE CIRCUIT CIVIL COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY<br>CIVIL DIVISION<br><b>Case No. 2024CA004675000000</b><br><b>GERALD B. CHIPPS</b><br><b>Plaintiff, vs.</b><br><b>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.</b><br>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:<br>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<br>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> on December 1, 2025 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.<br>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.<br>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.<br>Dated this October 8, 2025<br>By: /s/ David R. Byars<br>David R. Byars<br>Attorney for Plaintiff<br>Invoice to:<br>David R. Byars<br>(813) 229-0900 x<br>Kass Shuler, P.A.<br>1604 N. Marion St.<br>Tampa, FL 33602<br><a href="mailto:ForeclosureService@kasslaw.com">ForeclosureService@kasslaw.com</a><br>339427/2427656/CMP<br>October 17, 24, 2025 |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45</b><br>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br><b>Case No. 2025-CA-000399</b><br><b>Honorable Judge:</b><br><b>Jennifer Anne Swenson</b><br><b>PLANET HOME LENDING, LLC</b><br><b>Plaintiff, vs.</b><br><b>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</b><br><b>Defendants,</b><br>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> , bidding begins at 10 a.m. Eastern Time on December 9, 2025 the following described property:<br>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 NORTH-WESTERLY 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.<br>PARCEL ID: 272829-000000-044280<br>COMMONLY KNOWN AS: 382 Troon Ct., Winter Haven, FL 33884.<br>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.<br>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.<br>Respectfully submitted this October 9, 2025.<br>/s/ Matthew T. Wasinger<br>Matthew T. Wasinger, Esquire<br>Wasinger Law Office<br>605 E. Robinson, Suite 730<br>Orlando, FL 32801<br>(407) 308-0991<br>Fla. Bar No.: 0057873<br>Attorney for Plaintiff<br>Service: <a href="mailto:mattw@wasingerlawoffice.com">mattw@wasingerlawoffice.com</a><br>October 17, 24, 2025 |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <b>NOTICE OF FORECLOSURE SALE</b><br>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY<br>GENERAL CIVIL DIVISION<br><b>Case No.: 2024-CA-2650</b><br><b>THE BLUFFS OF CHRISTINA CONDOMINIUM ASSOCIATION, INC., a Florida not-for-profit corporation,</b><br><b>Plaintiff, vs.</b><br><b>THOMAS GEBREGERGIS; UNKNOWN SPOUSE OF THOMAS GEBREGERGIS; UNKNOWN TENANT #1; and UNKNOWN TENANT #2 as unknown tenants in possession,</b><br><b>Defendants,</b><br>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> at 10:00 AM, on November 4, 2025, the following described property as set forth in said Final Judgment:<br>Unit 3-BR, THE BLUFFS OF CHRISTINA I, A CONDOMINIUM, Polk County, Florida, according to a Declaration of Condominium recorded in Of- |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  | ficial 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<br>Parcel I.D. No.: 23-29-24-141840-003030 a/k/a 6568 SWEETBRIAR LN<br>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.<br>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.<br>/s/ Shannon L. Zetrouer<br>Shannon L. Zetrouer, Esquire<br>Florida Bar No. 16237<br>ZP Legal, PLLC<br>4100 Central Avenue<br>St. Petersburg, FL 33711<br>Telephone: (727) 440-4407<br><a href="mailto:szetrouer@zp-legal.com">szetrouer@zp-legal.com</a><br><a href="mailto:cos@zp-legal.com">cos@zp-legal.com</a><br>October 17, 24, 2025 |



| --- ACTIONS / SALES / ESTATE ---                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT FOR<br/>POLK COUNTY, FLORIDA<br/>PROBATE DIVISION<br/><b>File No. 53-2025CP-003135-A000-BA</b><br/><b>Division 14</b><br/><b>IN RE: ESTATE OF</b><br/><b>DEBORAH LYNN STICKNEY</b><br/><b>Deceased.</b></p> <p>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.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> | <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT FOR<br/>POLK COUNTY, FLORIDA<br/>PROBATE DIVISION<br/><b>File No. 2025 CP 3219</b><br/><b>IN RE: ESTATE OF</b><br/><b>CATHY R. JOSEPH</b><br/><b>Deceased.</b></p> <p>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.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>The personal representative has no duty to discover whether any property</p> | <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT FOR<br/>POLK COUNTY, FLORIDA<br/>PROBATE DIVISION<br/><b>File Number: 2025CP002830A000BA</b><br/><b>IN RE: ESTATE OF</b><br/><b>JESUS RIVERA TORRES,</b><br/><b>Deceased.</b></p> <p>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.</p> <p>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.</p> <p>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</p> |
| <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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| <p><b>NOTICE TO CREDITORS</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/>PROBATE DIVISION<br/><b>Case No.: 2025CP003131A000BA</b><br/><b>IN RE: Estate of</b><br/><b>RICHARD VIRGIL WEIDNER, SR., a/k/a RICHARD VIRGIL WEIDNER, a/k/a RICHARD V. WEIDNER, a/k/a RICHARD WEIDNER, Deceased.</b></p> <p>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.</p> <p>All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.</p> <p>All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-</p> | <p><b>NOTICE OF SALE</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/><b>CASE NO. 2023CA-004754-0000-00</b><br/><b>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 DECEASED, 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)</b></p> <p>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:</p> <p>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</p> | <p>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a>, on 31ST day of OCTOBER, 2025.</p> <p>ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>WITNESS my hand and the seal of the Court on this 26th day of September, 2025.</p> <p>STACY M. BUTTERFIELD, CPA<br/>Clerk of the Circuit Court<br/>Drawer CC-12, P. O. Box 9000<br/>Bartow, Florida 33831-9000<br/>(SEAL) By Brittany Ivey<br/>Deputy Clerk</p> <p>Polk County Clerk of Courts<br/>Civil Law Department<br/>Drawer CC-12, P. O. Box 9000<br/>Bartow, FL 33831-9000<br/>October 17, 24, 2025 25-01553K</p> |
| <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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| <p><b>NOTICE OF FORECLOSURE SALE</b><br/>IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA<br/>CIVIL DIVISION:<br/><b>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.</b></p> <p>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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> at, 10:00 AM on the 10 day of November, 2025, the following described property as set forth in said Final Judgment, to wit:</p> <p>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.<br/>PROPERTY ADDRESS: 745</p> | <p>MARION PL, BARTOW, FL 33830</p> <p>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.</p> <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>Dated this 14 day of October 2025.</p> <p>By: /s/ Lindsay Maisonet<br/>Lindsay Maisonet, Esq.<br/>Bar Number: 93156<br/>Submitted by:<br/>De Cubas &amp; Lewis, P.A.<br/>PO Box 5026<br/>Fort Lauderdale, FL 33310<br/>Telephone: (954) 453-0365<br/>Facsimile: (954) 771-6052<br/>Toll Free: 1-800-441-2438<br/>DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516<br/>eservice@decubaslewis.com<br/>25-02319<br/>October 17, 24, 2025 25-01570K</p> | <p><b>NOTICE OF ADMINISTRATION (Intestate)</b><br/>IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA<br/>PROBATE DIVISION<br/><b>Case No.: 25-CF-001519</b><br/><b>IN RE: ESTATE OF</b><br/><b>ABBYGAIL LYNN DANGERFIELD</b><br/><b>Deceased.</b></p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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 proper-</p> |
| <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>SECOND INSERTION</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
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| <p><b>NOTICE OF ACTION</b><br/>IN THE CIRCUIT COURT OF THE<br/>10th JUDICAL CIRCUIT, IN AND<br/>FOR POLK, FLORIDA.<br/><b>CASE NO. 2025CA002350A000BA</b><br/><b>NEW DAY FINANCIAL, LLC,</b><br/><b>Plaintiff vs.</b><br/><b>UNKNOWN SPOUSE, HEIRS,</b><br/><b>DEVISEES, GRANTEES,</b><br/><b>ASSIGNEES, LIENORS,</b><br/><b>CREDITORS, TRUSTEES AND</b><br/><b>ALL OTHER PARTIES CLAIMING</b><br/><b>AN INTEREST BY, THROUGH,</b><br/><b>UNDER OR AGAINST THE</b><br/><b>ESTATE OF RONALD F. SMITH</b><br/><b>AKA RONALD FREDERICK</b><br/><b>SMITH, DECEASED, et al.,</b><br/><b>Defendants</b><br/>TO: UNKNOWN SPOUSE, HEIRS,<br/>DEVISEES, GRANTEES, ASSIGNEES,<br/>LIENORS, CREDITORS,<br/>TRUSTEES AND ALL OTHER PARTIES<br/>CLAIMING AN INTEREST BY,<br/>THROUGH, UNDER OR AGAINST<br/>THE ESTATE OF RONALD F. SMITH<br/>AKA RONALD FREDERICK SMITH,<br/>DECEASED<br/>1631 LINZ COURT,<br/>WINTER HAVEN, FL 33884<br/>ROBERT SMITH AKA<br/>ROBERT LELAND SMITH<br/>6029 SALMON RIVER HWY,<br/>UNIT 9, OTIS, OR 97368<br/>14776 SW WILLAMETTE ST,<br/>SHERWOOD, OR 97140<br/>9911 SE 82ND AVE UNIT 28,<br/>HAPPY VALLEY, OR 97086<br/>UNKNOWN SPOUSE OF ROBERT<br/>SMITH AKA ROBERT LELAND<br/>SMITH<br/>6029 SALMON RIVER HWY,<br/>UNIT 9, OTIS, OR 97368<br/>14776 SW WILLAMETTE ST,<br/>SHERWOOD, OR 97140<br/>9911 SE 82ND AVE UNIT 28,<br/>HAPPY VALLEY, OR 97086<br/>AND TO: All persons claiming an interest by, through, under, or against the aforesaid Defendant(s).<br/>YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Polk County, Florida:</p> |  |
| <p>LOT 167, VIENNA SQUARE,<br/>PHASE 2B, ACCORDING TO<br/>THE PLAT THEREOF, RECORDED<br/>IN PLAT BOOK 158,<br/>PAGE 42, PUBLIC RECORDS<br/>OF POLK COUNTY, FLORIDA.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
| <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| <p>If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| <p>WITNESS MY HAND AND SEAL OF SAID COURT on this 6 day of October 2025.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
| <p>Stacy M Butterfield<br/>As Clerk of said Court<br/>(SEAL) By: A. Nieves<br/>As Deputy Clerk</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
| <p>Greenspoon Marder, LLP,<br/>Default Department,<br/>Attorneys for Plaintiff,<br/>Trade Centre South, Suite 700,<br/>100 West Cypress Creek Road,<br/>Fort Lauderdale, FL 33309<br/>(25-00121-01)<br/>October 17, 24, 2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
| <p>25-01587K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |

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| <p><b>NOTICE OF ACTION -<br/>CONSTRUCTIVE SERVICE</b><br/>IN THE CIRCUIT COURT OF THE<br/>TENTH JUDICIAL CIRCUIT IN AND<br/>FOR POLK COUNTY, FLORIDA<br/>GENERAL JURISDICTION<br/>DIVISION<br/><b>CASE NO. 2025CA003332A000BA</b><br/><b>U.S. BANK NATIONAL</b><br/><b>ASSOCIATION,</b><br/><b>Plaintiff, vs.</b><br/><b>ANGEL CORTEZ, et. al.</b><br/><b>Defendant(s),</b><br/>TO: ANGEL CORTEZ, UNKNOWN<br/>SPOUSE OF ANGEL CORTEZ,<br/>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.<br/>YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:<br/>LOT 18 OF GREEN TREE ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 69, PAGE 8, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.<br/>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.</p> |  |
| <p>Stacy M. Butterfield<br/>CLERK OF THE CIRCUIT COURT<br/>(SEAL) BY: Ruthy Pacheco<br/>DEPUTY CLERK</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
| <p>Robertson, Anschutz, Schneid,<br/>Crane &amp; Partners, PLLC<br/>6409 Congress Ave.,<br/>Suite 100<br/>Boca Raton, FL 33487<br/>PRIMARY EMAIL: flmail@raslg.com<br/>25-328946<br/>October 17, 24, 2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| <p>25-01588K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
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| <p><b>NOTICE OF SALE</b><br/>IN THE CIRCUIT COURT OF THE<br/>TENTH JUDICIAL CIRCUIT IN AND<br/>FOR POLK COUNTY, FLORIDA<br/><b>CASE NO.: 2025-CA-0256</b><br/><b>MIDFLORIDA CREDIT UNION,</b><br/><b>Plaintiff, v.</b><br/><b>SHEILA RENEA DOTSON;</b><br/><b>THE ESTATE OF GREGORY</b><br/><b>D. DOTSON; THE UNKNOWN</b><br/><b>PERSONAL REPRESENTATIVE</b><br/><b>OF THE ESTATE OF GREGORY</b><br/><b>D. DOTSON; THE UNKNOWN</b><br/><b>HEIRS OF THE ESTATE OF</b><br/><b>GREGORY D. DOTSON; LVNV</b><br/><b>FUNDING, LLC; TENANT #1;</b><br/><b>TENANT #2; AND ANY AND ALL</b><br/><b>UNKNOWN PARTIES CLAIMING</b><br/><b>BY, THROUGH, AND UNDER,</b><br/><b>AND AGAINST THE HEREIN-</b><br/><b>NAMED DEFENDANTS WHO</b><br/><b>ARE NOT KNOWN TO BE DEAD</b><br/><b>OR ALIVE, WHETHER SAID</b><br/><b>UNKNOWN PARTIES MAY CLAIM</b><br/><b>AN INTEREST AS SPOUSES,</b><br/><b>HEIRS, DEVISEES, GRANTEES,</b><br/><b>OR OTHER CLAIMANTS,</b><br/><b>Defendants.</b><br/>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:<br/>Lot 42, LAKE PIERCE RANCH-ETTES, according to the plat thereof recorded in Plat Book 71, Page 19 of the Public Records of Polk County, Florida.<br/>Together with a 2003 Springer Double Wide Mobile Home with VIN No. N811017A and N81107B situated thereon.</p> |  |
| <p>Parcel Identification No.: 28-29-17-937000-000420<br/>Property Address:<br/>2870 Silver Spur Loop,<br/>Lake Wales, Florida 33898<br/>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.<br/>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.<br/>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.<br/>DATE: October 15, 2025<br/>Gregory A. Sanoba, Esquire<br/>Florida Bar No. 955930<br/>Email: greg@sanoba.com<br/>Jose A. Morera II, Esquire<br/>Florida Bar No. 1019265<br/>Email: joe@sanoba.com<br/>THE SANOA LAW FIRM<br/>422 South Florida Avenue<br/>Lakeland, Florida 33801<br/>Phone: (863) 683-5353<br/>Fax: (863) 683-2237<br/>Attorneys for Plaintiff<br/>October 17, 24, 2025</p>      |  |
| <p>25-01585K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |

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| <p><b>NOTICE OF FORECLOSURE SALE</b><br/>IN THE CIRCUIT COURT OF THE<br/>TENTH JUDICIAL CIRCUIT IN AND<br/>FOR POLK COUNTY, FLORIDA<br/><b>CASE NO.:</b><br/><b>2024-CA-001107-0000-00</b><br/><b>TRADITIONS AT WINTER HAVEN</b><br/><b>HOMEOWNERS ASSOCIATION,</b><br/><b>INC., a Florida not-for-profit</b><br/><b>corporation.,</b><br/><b>Plaintiff, vs.</b><br/><b>ALMERTIS STEPHENS, JR.,</b><br/><b>individually; DENIEDRA</b><br/><b>MORRISON, individually; and</b><br/><b>SECRETARY OF HOUSING AND</b><br/><b>URBAN DEVELOPMENT,</b><br/><b>Defendants.</b><br/>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:<br/>Property Address:<br/>2920 Dayton Drive,<br/>Winter Haven, Florida 33884<br/>Property Description:<br/>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,</p> |  |
| <p>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.<br/>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.<br/>/s/ Shelby Pfannerstill<br/>John L. Di Masi<br/>Florida Bar No.: 0915602<br/>Patrick J. Burton<br/>Florida Bar No.: 0098460<br/>Arthur Barksdale<br/>Florida Bar No.: 0040628<br/>Rebecca Blechman<br/>Florida Bar No.: 0121474<br/>Nelson Crespo<br/>Florida Bar No.: 0121499<br/>Brian S. Hess<br/>Florida Bar No.: 0725072<br/>Helena G. Malchow<br/>Florida Bar No.: 0968323<br/>Eryn M. McConnell<br/>Florida Bar No.: 0018858<br/>Shelby Pfannerstill<br/>Florida Bar No.: 1058704<br/>Toby Snively<br/>Florida Bar No.: 0125998<br/>DI MASI   BURTON, P.A.<br/>801 N. Orange Avenue, Suite 500<br/>Orlando, Florida 32801<br/>Ph. (407) 839-3383<br/>Fx. (407) 839-3384<br/>Service E-Mail:<br/>JDLaw@Orlando-Law.com<br/>Attorney for Plaintiff, Association<br/>October 17, 24, 2025</p>                                                                                                                                                                                                      |  |
| <p>25-01565K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |

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| <p><b>NOTICE OF ACTION -<br/>CONSTRUCTIVE SERVICE</b><br/>IN THE CIRCUIT COURT OF THE<br/>TENTH JUDICIAL CIRCUIT IN AND<br/>FOR POLK COUNTY, FLORIDA<br/>GENERAL JURISDICTION<br/>DIVISION<br/><b>CASE NO. 532025CA003284A000BA</b><br/><b>Freedom Mortgage Corporation</b><br/><b>Plaintiff, vs.</b><br/><b>Gustavo Alfonso Villasmil Dignazio</b><br/><b>a/k/a Gustavo Villasmil; Hammock</b><br/><b>Reserve Phase 4 Homeowners</b><br/><b>Association, Inc.; Unknown Spouse</b><br/><b>of Gustavo Alfonso Villasmil</b><br/><b>Dignazio a/k/a Gustavo Villasmil</b><br/><b>Defendants.</b><br/>TO: Unknown Spouse of Gustavo Alfonso Villasmil Dignazio a/k/a Gustavo Villasmil<br/>Last Known Address: 2566 Trinidad Road, Haines City, FL 33844<br/>YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:<br/>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.<br/>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 &amp; Scott, PLLC.,</p> |  |
| <p>Stacy M. Butterfield<br/>As Clerk of the Court<br/>(SEAL) By Ruthy Pacheco<br/>As Deputy Clerk</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| <p>Amanda Driscole, Esquire,<br/>Brock &amp; Scott, PLLC.,<br/>the Plaintiff's attorney,<br/>4919 Memorial Hwy,<br/>Suite 135,<br/>Tampa, FL 33634<br/>Case No. 532025CA003284A000BA<br/>File # 25-F02048<br/>October 17, 24, 2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| <p>25-01574K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
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| <p><b>NOTICE OF ACTION -<br/>CONSTRUCTIVE SERVICE</b><br/>IN THE CIRCUIT COURT OF THE<br/>TENTH JUDICIAL CIRCUIT IN AND<br/>FOR POLK COUNTY, FLORIDA<br/>GENERAL JURISDICTION<br/>DIVISION<br/><b>CASE NO. 532025CA004089A000BA</b><br/><b>Freedom Mortgage Corporation</b><br/><b>Plaintiff, vs.</b><br/><b>The Unknown Heirs, Devisees,</b><br/><b>Grantees, Assignees, Lienors,</b><br/><b>Creditors, Trustees, and all other</b><br/><b>parties claiming interest by, through,</b><br/><b>under or against the Estate of</b><br/><b>Ezekiel Everett, Jr., Deceased; et al</b><br/><b>Defendants.</b><br/>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<br/>Last Known Address: Unknown<br/>YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:<br/>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.<br/>has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Amanda</p> |  |
| <p>Driscole, Esquire, Brock &amp; 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.<br/>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.<br/>DATED on October 13, 2025</p>                                                                                                                                                                                                                                                                   |  |
| <p>Stacy M. Butterfield<br/>As Clerk of the Court<br/>(SEAL) By A. Nieves<br/>As Deputy Clerk</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| <p>Amanda Driscole, Esquire,<br/>Brock &amp; Scott, PLLC.,<br/>the Plaintiff's attorney,<br/>4919 Memorial Hwy, Suite 135,<br/>Tampa, FL 33634<br/>Case No. 532025CA004089A000BA<br/>File # 25-F02575<br/>October 17, 24, 2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| <p>25-01573K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
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| <p><b>NOTICE OF FORECLOSURE SALE</b><br/><b>PURSUANT TO CHAPTER 45</b><br/><b>IN THE CIRCUIT COURT OF THE</b><br/><b>TENTH JUDICIAL CIRCUIT IN AND</b><br/><b>FOR POLK COUNTY FLORIDA</b><br/><b>CIRCUIT CIVIL DIVISION</b><br/><b>CASE NO.: 2024CA003885000000</b><br/><b>LLACG COMMUNITY</b><br/><b>INVESTMENT FUND,</b><br/><b>Plaintiff, v.</b><br/><b>UNKNOWN HEIRS, SPOUSES,</b><br/><b>BENEFICIARIES, DEVISEES,</b><br/><b>GRANTEES, ASSIGNEES,</b><br/><b>LIENORS, CREDITORS,</b><br/><b>TRUSTEES AND ALL OTHERS</b><br/><b>WHO MAY CLAIM AN INTEREST</b><br/><b>IN THE ESTATE OF MILES</b><br/><b>HAMPTON PLOWDEN, III A/K/A</b><br/><b>MILES HAMPTON PLOWDEN,</b><br/><b>JR., DECEASED, et al.,</b><br/><b>Defendants.</b><br/>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.<br/>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:<br/>LOT 2, UNIT 1, OF THE UNRECORDED PLAT OF PLEASANT ACRES, BEING MORE PARTICULARLY DESCRIBED</p> |  |
| <p>AS FOLLOWS:<br/>COMMENCING AT THE<br/>NW CORNER OF SECTION<br/>4, TOWNSHIP 29 SOUTH,<br/>RANGE 28 EAST, POLK<br/>COUNTY, FLORIDA, RUN<br/>THENCE SOUTH 89° 21'<br/>EAST, ALONG THE NORTH<br/>LINE OF SAID SECTION 4,<br/>1,146.80 FEET; THENCE RUN<br/>SOUTH 25° 51' EAST, 115.69<br/>FEET TO THE POINT OF<br/>BEGINNING; THENCE<br/>CONTINUE SOUTH 25° 51' EAST<br/>136.18 FEET; THENCE RUN<br/>NORTH 64° 09' EAST, 148.0<br/>FEET; THENCE RUN NORTH<br/>08° 05' 41" WEST, 35.34 FEET;<br/>THENCE RUN NORTH 83°<br/>00' WEST, 189.0 FEET TO<br/>THE POINT OF BEGINNING.<br/>Property Address: 3736 Pine<br/>Circle, Lake Wales, FL 33898<br/>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.<br/>IMPORTANT<br/>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.<br/>DATED: This 13th day of October, 2025.<br/>Respectfully submitted,<br/>HOWARD LAW<br/>4755 Technology Way, Suite 104<br/>Boca Raton, FL 33431<br/>Telephone: (954) 893-7874<br/>Facsimile: (888) 235-0017<br/>Designated Service E-Mail:<br/>Pleadings@HowardLaw.com<br/>By: /s/ Matthew B. Klein<br/>Matthew B. Klein, Esq.<br/>Florida Bar No.: 73529<br/>E-Mail: Matthew@HowardLaw.com<br/>October 17, 24, 2025</p>                                                                                                   |  |
| <p>25-01560K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |
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| <p><b>NOTICE OF ACTION</b><br/>IN THE CIRCUIT COURT OF THE<br/>10TH JUDICIAL CIRCUIT IN AND<br/>FOR POLK COUNTY, FLORIDA<br/><b>CASE NO.: 2025CA003722A000BA</b><br/><b>CITIZENS BANK, N.A.,</b><br/><b>Plaintiff, vs.</b><br/><b>JEREMY VAZQUEZ FREYRE;</b><br/><b>UNKNOWN SPOUSE OF JEREMY</b><br/><b>VAZQUEZ FREYRE; THE RIDGE</b><br/><b>AT SWAN LAKE HOMEOWNERS</b><br/><b>ASSOCIATION, INC.; CASTLE</b><br/><b>CREDIT CO HOLDINGS, LLC,</b><br/><b>Defendant(s).</b><br/>TO: Jeremy Vazquez Freyre<br/>Residence Unknown<br/>Unknown Spouse of<br/>Jeremy Vazquez Freyre<br/>Residence Unknown<br/>YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida:<br/>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.<br/>Street Address: 1733 Canaan Loop, Dundee, Florida 33838<br/>has been filed against you and you are required to serve a copy of your written defenses, if any, to it on McCabe,</p> |  |
| <p>Weisberg &amp; 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.<br/>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.<br/>Default Date: November 12, 2025<br/>Dated on OCT 06, 2025.</p>                                                                                                                    |  |
| <p>Stacy M. Butterfield, CPA<br/>Clerk of said Court<br/>(SEAL) By: A. Nieves<br/>As Deputy Clerk</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
| <p>McCabe, Weisberg &amp; Conway, LLC<br/>3222 Commerce Place, Suite A<br/>West Palm Beach, FL 33407<br/>Telephone: (561) 713-1400<br/>FLpleadings@MWC-law.com<br/>File#:25-400402<br/>October 17, 24, 2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <p>25-01575K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |

| SECOND INSERTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
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| <p><b>NOTICE OF ACTION FOR</b><br/><b>TEMPORARY CUSTODY</b><br/>IN THE CIRCUIT COURT OF THE<br/>TENTH JUDICIAL CIRCUIT IN AND<br/>FOR POLK COUNTY, FLORIDA<br/>FAMILY LAW DIVISION<br/><b>Case No: 25-DR-6233</b><br/><b>Stacy Guy,</b><br/><b>Petitioner/Grandmother, and</b><br/><b>Megan Spivey-Guy, Mother, and</b><br/><b>Matthew Delessio, Father.</b><br/>To: Megan Spivey-Guy<br/>1406 Princess Tree Court<br/>Haines City, Florida 33844<br/>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.</p> |  |
| <p>Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.<br/>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.<br/>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.<br/>DATED: 10/01/25</p>                                                                                                                                                                                                                                                                                                                   |  |
| <p>Stacy M. Butterfield<br/>CLERK OF THE CIRCUIT COURT<br/>(SEAL) By: Karina Mascorro<br/>Deputy Clerk</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
| <p>Stephanie Koether, Esquire<br/>1115 E. Cass Street,<br/>Tampa, Florida 33602<br/>Oct. 17, 24, 31; Nov. 7, 2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
| <p>25-01590K</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |



The History

How We Got Here

Cradle

to

Grave

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

At the same time, both before the election and during

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

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

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

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

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

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

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

ROOSEVELT’S UTOPIAN FANTASY

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

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

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

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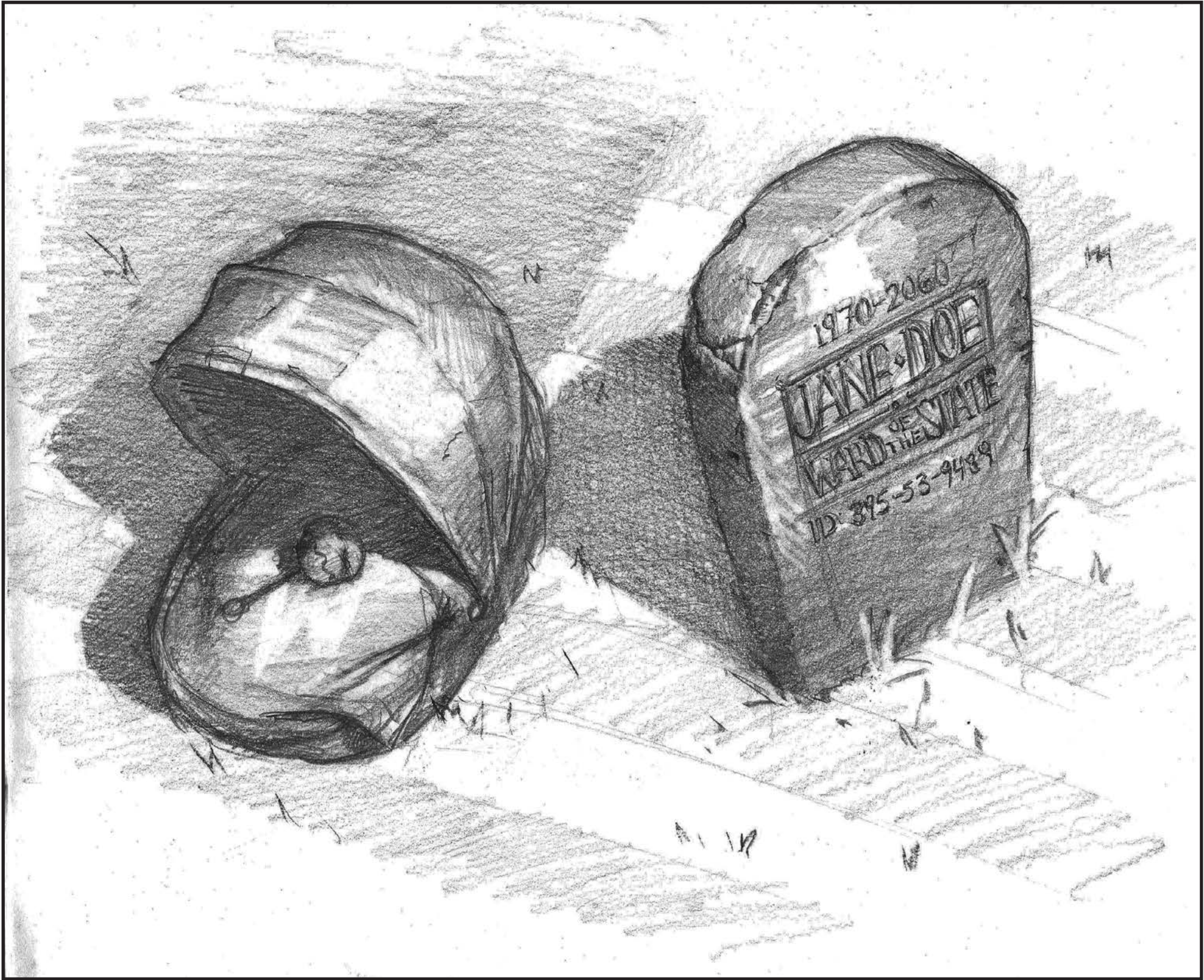


ILLUSTRATION BY SEAN MICHAEL MONAGHAN

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

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

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

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

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

It included programs designed to reform the basic structure of the economy. Some of these had to be aban-

doned when they were declared unconstitutional by the Supreme Court, notably the NRA (National Recovery Administration) and the AAA (Agricultural Adjustment Administration). Others are still with us, notably the Securities and Exchange Commission, the National Labor Relations Board, and nationwide minimum wages.

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

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

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

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

**CENTRAL PLANNING TAKES OVER**

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



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

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

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

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

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

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

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

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

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

SOCIALIZING RESULTS OF PRODUCTION

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

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

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

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

U.S. government and of the Soviet Union.

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

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

BAD MEANS FOR GOOD OBJECTIVES

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

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

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

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

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