Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com

OCTOBER 31 - NOVEMBER 6, 2025

POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES --

FIRST INSERTION

ADVERTISEMENT OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801-83.809). The undersigned will sell at public sale by competitive bidding on Wednes-day the 19th day of November, 2025 at 10:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 2326 West Memorial Boulevard, Lakeland, FL, 33805. Durning, Katrina Electronics, Furniture, Household Goods, Totes, Hangers, Car Speakers; Moore, Donnell L. Boxes, Electronics, Furniture, Household Goods, Totes, Bags, Childrens Toys; Willis, Francella Gym Equipment, Tires, Rims, Toolbox, Misc; Sanchez Ortiz, Victor Boxes, Electronics, Furniture, Household Goods, Suitcases, Yarn, Chairs, Lamps; Verne Leksell, Melissa Furniture, Household Goods, Mattresses, Tools, Clothes; Verne Leksell, Melissa Boxes, Electronics, Furniture, Household Goods, Golf Clubs, Suit Cases, Lamps, Bedding Sale is subject to cancellation in the event of settlement between owner and obligated party.

Oct. 31; Nov. 7, 2025 25-01650K

FIRST INSERTION

NOTICE OF RULE DEVELOPMENT BY THE HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT

In accordance with Chapters 190 and 120, Florida Statutes, the Hawthorne Mill North Community Development District ("District") hereby gives notice of its intention to develop a set of lake and trespass rules ("Lake and Trespass Rules"). The proposed Lake and Trespass Rules rule number is 2025-1. The purpose and effect of these rules is to provide for efficient and effective District operations. Specific legal authority for the rules includes Sections 190.011(5), 120.54 and 120.81, Florida

A public hearing will be conducted by the District on December 10, 2025, at 9:30 a.m. at the Courtyard Winter Haven, 6225 Cypress Garden Blvd., SE, Winter Haven, Florida 33884. Additional information regarding this public hearing may be obtained from the District's website, https://www. hawthornemillnorthcdd.net/, contacting the District Manager, Andrew Kantarzhi, at kantarzhia@ whhassociates.com, or by calling (561)

A copy of the proposed rules may be obtained by contacting the District Manager, c/o Wrathell, Hunt and Associates, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431.

Andrew Kantarzhi District Manager

25-01658K

FIRST INSERTION

Public Notice

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 926375 from Lakeland Housing Authority in Polk County. Parcel # 232824000000031020. Application received: September 17, 2025. Proposed activity: Multi-Family Residential. Project name: Twin Lakes Phase 3. Project size: 2.36 acres. Location: Section 24, Township 28 S, Range 23 E, in Polk County. Outstanding Florida Water: no. Aquatic preserve: no. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www watermatters.org/permits/. Interested persons may inspect a copy of the application and submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send a written request referencing the permit application number to the Southwest Florida Water Management District, Regulation Bureau, 7601 U.S. Highway 301 North, Tampa, Florida 33637 or submit your request through the District's website at www.watermatters.org. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or 1(800)836-0797, TDD only 1(800)231-

October 31, 2025 25-01662K

FIRST INSERTION

Fictitious Name Notice

Notice is hereby given that Thomas M. Stopski, desiring to engage in business under the fictitious name of GJ Online Sales located at 4050 Kathleen Road, Lakeland, FL 33810 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

October 31, 2025

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 New Landscape located at Gardner Dr. in the City of Lakeland, Polk County, FL 33813 intends to register the said name $\,$ with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 23rd day of October, 2025. Joseph New Sr

October 31, 2025 25-01652K

FIRST INSERTION

ADVERTISEMENT OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801-83.809). The undersigned will sell at public sale by competitive bidding on Wednesday the 19th day of November, 2025 at 10:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 1141 E Memorial Blvd, Lakeland, FL, 33801. Brumfield, Amya Bed, Kids toys, Desk, boxes, baskets, clothing, bags, suitcase, bed frame, misc; Smith, Marcia Boxes, Wrapping paper; Speed, Issac Household Goods Clothes, Suitcase, Tote; Lewis, Keith Electronics, Tools, Household Goods, Golf Clubs, TV, Garden Tools; Pinkston, Quincy Household Goods, Clothes, Bags, Totes, Cooler, Suitcase; Warner, Quandrala Boxes, Appliances, Electronics, Furniture, Household Goods, Bike, Totes, Chairs, Power Wheel Ride On; Mercado, Joey Electronics, Furniture, Household Goods, Christmas Tree, Bedding, Table and Chairs, TVs; Crews, Amanda Household Goods, Clothes, Wall Art, Bags, Kitchen Supplies; Taylor, Jasmine Electronics, Furniture, Household Goods, Bedding, Couch, Mattress, Totes, Boxes, TV, Fan; Gaines, Latrina Boxes, Electronics, Furniture, Household Goods, Dresser, Mattress, Boxes, TV, Bed Frame, Totes, Bags, Couch; Daniels, Jeremiah Clothes, Bags, Shoes Sale is subject to cancellation in the event of settlement between owner and obligated party. Oct. 31; Nov. 7, 2025 25-01651K

FIRST INSERTION

NOTICE OF RULEMAKING BY THE STUART CROSSING COMMUNITY DEVELOPMENT DISTRICT

In accordance with Chapters 190 and 120, Florida Statutes, the Stuart Crossing Community Development District ("District") hereby gives the public notice of its intent to adopt proposed Amenity Rules and Rates ("Proposed Rules and Rates"). The Proposed Rule number is 2026-1. The purpose and effect of the proposed rule is to establish the rates for the use of the amenities. Prior notice of rule development was published in the Business Observer on

by the Board of Supervisors ("Board") of the Stuart Crossing Community Development District ("District") District on Express & Suites Lakeland North I-4, Florida 33809 at 1:00 p.m., relative to the adoption of the Proposed Rules and Rates. Pursuant to Sections 190.011(5) and 190.012(3), Florida Statutes, the Proposed Rules and Rates will not require legislative ratification.

The specific grant of rulemaking authority for the adoption of the Proposed Rules and Rates includes Sections 190.035(2), 190.011(5) and 120.54, Florida Statutes. The specific laws implemented in the Proposed Rules and Rates include, but are not limited to

A statement of estimated regulatory costs, as defined in Section 120.541(2), Florida Statutes, has not been prepared relative to the Proposed Rules and Rates. Any person who wishes to provide the District with a proposal for a lower cost regulatory alternative as provided by Section 120.541(1), Florida

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 Nordby Coaching and Consulting located at 866 SUSSEX DR in the City of DAVENPORT, Polk County, FL 33896 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 23rd day of October, 2025.

Katherine Dawn Nordby

25-01654K October 31, 2025

FIRST INSERTION

DEVELOPMENT BY THE HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT

120, Florida Statutes, the Harmony on Lake Eloise Community Development District ("District") hereby gives notice of its intention to develop a set of lake and trespass rules ("Lake and Trespass Rules"). The proposed Lake and Trespass Rules rule number is 2025-1. The purpose and effect of these rules is to provide for efficient and effective District operations. Specific legal authority for the rules includes Sections 190.011(5), 120.54 and 120.81, Florida Statutes.

A public hearing will be conducted by the District on December 10, 2025, at 9:30 a.m. at the Courtyard Winter Haven, 6225 Cypress Garden Blvd., SE, Winter Haven, Florida 33884, Additional information regarding this public hearing may be obtained from the District's website, https://www. harmonyonlakeeloisecdd.net/, by contacting the District Manager, Andrew Kantarzhi, at kantarzhia@

whhassociates.com, or by calling (561)

Boca Raton, Florida 33431. Andrew Kantarzhi

District Manager

(AMENITY FACILITIES POLICY) October 24, 2025.

A public hearing, will be conducted December 1, 2025, at the Holiday Inn 4500 Lakeland Park Drive , Lakeland,

Section 190.035, Florida Statutes.

Statutes, must do so in writing within

twenty-one (21) days after publication Additional information regarding

the public hearing may be obtained from the District's website, https:// stuartcrossingcdd.net or by contacting the District Manager, Jordan Landsford, at lansfordj@whhassociates.com or by calling (561) 571-0010. A copy of the Proposed Rule may be obtained, without cost, by contacting the District Manager, Wrathell, Hunt & Associates LLC at 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, or by calling (561) 571-0010.

provisions of the Pursuant to Americans with Disabilities Act, any person requiring special accommodations to participate in this hearing is asked to advise the District Manager, c/o Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, or by calling (561) 571-0010 (hereinafter, the "District Office") at least forty-eight (48) hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) or 1-800-955-8770 (Voice), who can aid you in contacting the District Office. For more information regarding the

public hearing, the Proposed Rules and Rates, or for a copy of the Proposed Rule and the related incorporated documents, if any, please contact the District Manager, c/o Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431 (561) 571-0010, or info@ stuartcrossingcdd.net (hereinafter, the "District Manager's Office"). Jordan Lansford District Manager

25-01649K

Stuart Crossing Community

Development District

October 31, 2025

NOTICE OF RULE

In accordance with Chapters 190 and

A copy of the proposed rules may be obtained by contacting the District Manager, c/o Wrathell, Hunt and Associates, 2300 Glades Road, Suite 410W,

October 31, 2025 25-01657K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY

FLORIDA PROBATE DIVISION File #2025 CP 2959 IN RE: THE ESTATE OF JEAN E. KERSEY **Deceased.**The administration of the estate of

JEAN E. KERSEY, deceased, whose date of death was July 28, 2025, File Number File #2025 CP 2959, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set

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

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

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File No. 53- 2025-CP-003539-A000-BA IN RE: ESTATE OF STEVEN DOLLAR, Deceased.

The administration of the Estate of Steven Dollar, deceased, whose date of death was September 26, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER

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

The date of first publication of this notice is October 31, 2025.

Personal Representative: Michael Dollar 394 Fineview Ave.

Kalamazoo, MI 49004 Attorney for Personal Representative:

Mark E. Clements Attorney for Personal Representative Florida Bar No. 276774 Elder Law Firm of Clements & Wallace, PL 310 E Main St Lakeland, FL 33801 Ph: (863) 687-2287 Eml: mclements@mclements.com 2nd Eml: abaustert@mclements.com Oct. 31; Nov. 7, 2025 25-01644K

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 Florida Statutes 732.216-732.228 applies, or may apply, unless a written demand is made by a creditor as specified under Florida Statutes

--- ESTATE ---

732.2211. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this

Personal Representative: DEBORAH STONE 28721 Comstock Road Eustis, Florida, 32736

Attorney for Personal Representative: /s/ Carol L. Hill, Esquire Carol L. Hill, Esquire Florida Bar No. 52227 chill@carol-hill.com 101 E Wall Street Frostproof, FL 33843(863) 635-4400 Fax (863) 978-1761 25-01648K Oct. 31; Nov. 7, 2025

FIRST INSERTION

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

File No. 53-2025-CP-003360-A000-BA IN RE: ESTATE OF MORRIS EDWIN SALE Deceased.

The administration of the estate of Morris Edwin Sale, deceased, whose date of death was August 31, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

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

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

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

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

The date of first publication of this notice is October 31, 2025.

Personal Representative: Crystal Renee Daprile 3289 E. Monmouth Road Cleveland Heights, Ohio 44118

Attorney for Personal Representative: Mark G. Turner, Esquire Florida Bar Number: 794929 Straughn & Turner, P.A. Post Office Box 2295 Winter Haven, Florida 33883-2295 Telephone: (863) 293-1184 Fax: (863) 293-3051 E-Mail: mturner@straughnturner.com Secondary E-Mail: ahall@straughnturner.com Oct. 31; Nov. 7, 2025 25-01646K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.: 25-CP-002049 Division: Probate IN RE: ESTATE OF CYNTHIA C. DEAN,

Deceased.The administration of the estate of CYNTHIA C. DEAN, deceased, whose date of death was December 17, 2024, is pending in the Circuit Court for Polk ounty, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the co-personal representatives and the co-personal representatives' attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is October 31, 2025.

Personal Representatives: JAMES ANDREW DEAN

540 Pinner Court Lake Alfred, FL 33850 CHARITY JUDINO 4311 Forest Hills Drive Lakeland, FL 33813

Attorney for Personal Representative[s]: /s/ Rafael O. Nunez, Jr. /s/ Rafael O. Nunez, Jr., Esq. Florida Bar Number: 114617 The Nunez Law Firm 1337 W. Colonial Drive Orlando, Florida 32804 Telephone: (407) 203-2769 Fax: (407) 264-8773 E-Mail: Litigation@theNunezLaw.com 01011020.DOC/1

Oct. 31; Nov. 7, 2025

--- PUBLIC SALES --

25-01672K

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 LISA AHONEN ATTORNEY located at 1069 Tequesta Trl in the City of Lake Wales, Polk County, FL 33898 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida,

Dated this 28th day of October, 2025. LISA MARIA AHONEN October 31, 2025 25-01670K



Call 941-906-9386

and select the appropriate County name from the menu option



--- ESTATE ---

FIRST INSERTION

BUSINESS OBSERVER

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DÍVISION File No. 2025-CP-003314A IN RE: ESTATE OF WILLIAM JOSEPH APPENZELLER JR.

Deceased.The administration of the estate of William Joseph Appenzeller Jr., deceased, whose date of death was August 3, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830-3912. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

NOTICE OF ADMINISTRATION -

INTESTATE

IN THE CIRCUIT COURT, IN THE

TENTH JUDICIAL CIRCUIT, IN

AND FOR POLK COUNTY, FLORIDA

CASE NO.: 2021-CP-2285

DIVISION: 14

In re the estate of

RAY OWENS GARNETT,

Deceased.

The administration of the Estate

of Ray Owens Garnett, Deceased, 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 decedent

died without a valid will and the estate

is intestate. A petition to convert ancil-

lary formal administration-intestate

to summary administration-intestate

is pending with this Court. The names

and addresses of the petitioner and the

petitioner's attorney are set forth below.

The fiduciary lawyer-client privilege in

Florida State Section 90.5021 applies

with respect to the petitioner and any

A beneficiary of this estate is not re-

quired to have an attorney or to file any

document in order to receive the inheri-

tance provided by law. However, if you

are in doubt regarding your rights, you

Any interested person on whom a

copy of the Notice of Administration is

served is required to file any objection

that challenges venue or jurisdiction of

the court with the court in the manner

provided in the Florida Probate Rules WITHIN THE TIME REQUIRED BY

LAW, which is on or before the date that $\,$

is three (3) months after the date of ser-

vice of a copy of the Notice of Adminis-

tration on that person, or those objec-

tions are forever barred. The three (3) month time period may only be extend-

ed for estoppel based upon a misstate-

ment by the personal representative regarding the time period within which

an objection must be filed. The time pe-

riod may not be extended for any other

reason, including affirmative represen-

should consult your attorney.

attorney employed by the petitioner.

(current whereabouts unknown)

(current whereabouts unknown)

(current whereabouts unknown)

To: Robert Garnett

Steven Garnett

Charlotte Garnett

as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk

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

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

The date of first publication of this notice is October 31, 2025

Personal Representative: Susan Dawn Amey a/k/a Susan Amey a/k/a Sue Amey

600 Ocean Heights Avenue Linwood, New Jersey 08221 Attorney for Personal Representative: FAMILY FIRST FIRM /s/ Christopher Torchia Ryan J. Saboff, Esquire Florida Bar Number: 1010852 Christopher F. Torchia, Esquire Florida Bar Number: 270120 Joseph K. Fabbi, Esquire Florida Bar Number: 1022503 1030 W. Canton Ave., Suite 102 Winter Park, FL 32789 Telephone: (407) 574-8125 Fax: (407) 476-1101 ryan. saboff@family first firm.com

E-Mail: chris.torchia@familyfirstfirm.com

E-Mail: joe.fabbi@familyfirstfirm.com Secondary E-Mail: probate@familyfirstfirm.com25-01647K Oct. 31; Nov. 7, 2025

tation, failure to disclose information,

or misconduct by the personal repre-

sentative or any other person. Unless sooner barred by Section 733.212(3),

all objections to venue or the jurisdic-

tion of the court must be filed no later

than the earlier of the entry of an order

of final discharge of the personal repre-

sentative or one (1) year after service of

A petition for determination of ex-

empt property is required to be filed by

or on behalf of any person entitled to

exempt property under Section 732.402

WITHIN THE TIME REQUIRED BY

LAW, which is on or before the later of

the date that is four (4) months after

the date of service of a copy of the No-

tice of Administration on such person,

or the date that is forty (40) days after

the date of termination of any proceed-

ing involving the construction, admis-

sion to probate, or validity of a will or

involving any other matter affecting any

part of the exempt property, or the right

of such person to exempt property is

An election to take an elective share

must be filed by or on behalf of the

surviving spouse entitled to an elective

share under Sections 732.201-732.2155

WITHIN THE TIME REQUIRED BY

LAW, which is on or before the earlier of

the date that is six (6) months after the

date of service of a copy of the Notice of

Administration on the surviving spouse,

or an attorney in fact or a guardian of

the property of the surviving spouse, or

the date that is two (2) years after the

date of the decedent's death. The time

for filing an election to take an elective

share may be extended as provided in

/s/ Natalie Garnette-Hanna

Natalie Garnette-Hanna.

Petitioner

25-01671K

the Florida Probate Rules.

/s/Christopher J. Leddy, Jr.

Attorney for Petitioner

HEEKIN LAW, P.A.

7220 Financial Way

Ph.: (904) 355-7000

Fax: (904) 222-5500

Chris@heekinlaw.com

Oct. 31; Nov. 7, 2025

Florida Bar No.: 1022875

Jacksonville, Florida 32256

Email for Electronic Service:

Christopher J. Leddy, Jr., Esq.

deemed waived.

the Notice of Administration.

FIRST INSERTION

DATE OF DEATH IS BARRED.

notice is: October 31, 2025.

LOIS M. STORC A/K/A LOIS M. WESTBERRY-STORC Personal Representative

/s/Morgan A. Robinson MORGAN A. ROBINSON

Hines Norman Hines, P.L. 315 S. Hyde Park Avenue Tampa, FL 33606 Telephone: (813) 251-8659 Email: mrobinson@hnh-law.com Oct. 31; Nov. 7, 2025 25-01674K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY.

PROBATE DIVISION Case No.: 2025CP-2926 IN RE: ESTATE OF Deceased.

The administration of the estate of ROBERT R. COPLEY, deceased, whose date of death was July 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 33830-9000. The names and addresses of the personal representative and the personal representative's attor-

All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF FIRST PUBLICATION OF THIS NO-TICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the Decedent and other persons having claims or demands against Decedent's estate must file their claims with this Court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

> Personal Representative JUDY ROBINSON

Attorney for Personal Representative JULIE LANDRIGAN BALL, ESQ. Florida Bar No.: 0768731 Post Office Box 3604 Lakeland, Florida 33802-3604 Telephone: 863-688-5200 Facsimile: 863-686-0777 Primary Email: service@hardinpalaw.com Oct. 31; Nov. 7, 2025 25-01661K

FIRST INSERTION

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

PROBATE DIVISION File No. 532025CP003212A000BA IN RE: ESTATE OF JOHN THOMAS STORC,

Deceased.The administration of the estate of JOHN THOMAS STORC, deceased, whose date of death was April 16, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-1, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

The date of first publication of this Signed on this 17th day of October,

> 1120 State Road 557 Lake Alfred, FL 33850

Attorney for Personal Representative Florida Bar No. 1038923

FLORIDA

ROBERT R. COPLEY,

ney are set forth below.

DATE OF DEATH IS BARRED.

The date of first publication of this Notice: October 31, 2025.

405 Shepard Avenue Dundee, Florida 33838

--- ACTIONS / SALES---

FIRST INSERTION

NOTICE OF SALE **PURSUANT TO CHAPTER 45,** FLORIDA STATUTES

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2024CA004255

SQUIRE'S GROVE HOMEOWNERS ASSOCIATION,

Plaintiff, vs. IMARI SHANAY LYONS, et al., Defendant(s).

Notice is given that pursuant to the Final Judgment of Foreclosure dated 9/29/2025, in Case No.: 2024CA004255 of the Circuit Court in and for Polk County, Florida, wherein SQUIRE'S GROVE HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and IMARI SHANAY LYONS, et al., is/ are the Defendant(s). Stacy M. Butterfield, the Clerk of Court for Polk County, Florida will sell to the highest and best bidder for cash at 10:00 a.m., at https:// www.polk.realforeclose.com, in ac-cordance with Section 45.031, Florida Statutes, on 11/13/2025, the following described property set forth in the Final Judgment of Foreclosure:

Lot 111, SQUIRE'S GROVE, according to the plat as recorded in Plat Book 137, Pages 41 through 43, of the Public Records of Polk County, Florida.

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

If you are a person with a disability who needs any accommodation in or-

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

DATED: October 22, 2025 By: /s/Chad Sweeting Chad Sweeting, Esquire Florida Bar No.: 93642 ARIAS BOSINGER, PLLC 280 W. Canton Avenue, Suite 330 Winter Park, Florida 32789 (407) 636-2549 Oct. 31; Nov. 7, 2025 25-01637K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FL

CASE NO. 2025-CA-001594 A000BA OBC ACQUISITIONS, LLC, a Florida limited liability company,

STRATEGIC SPONSORING, LLC, a Florida Limited liability company, Defendant.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated October 21, 2025, entered in Civil Case No. 2025-CA-001594A000BA of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, Stacy M. Butterfield, CPA, Clerk of Court, will sell to the highest and best bidder for cash at public sale, at 10:00 a.m. on the 25th day of November, 2025, via electronic online auction at the following website: http://www. Polk.realforeclose.com, after first giving

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

10TH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

CASE NO.:

532025CA002934A000BA

LUCIANO CORREA BARTONELI;

LUCIANO CORREA BARTONELI (Last Known Address: 4763 Bernard

UNKNOWN SPOUSE OF LUCIANO

(Last Known Address: 4763 Bernard

(Last Known Address: 4763 Bernard

(Last Known Address: 4763 Bernard

Blvd, Haines City, FL 33844) YOU ARE NOTIFIED that an action

to foreclose based on boundaries estab-

lished by acquiescence, on the following

LOTS 1 THROUGH 4, AND

LOTS 52 THROUGH 78, BLOCK 1, INCLUSIVE, LOTS

27 THROUGH 34, BLOCK

Boulevard, Haines City, FL 33844)

Boulevard, Haines City, FL 33844) UNKNOWN TENANT #1

Blvd, Haines City, FL 33844) UNKNOWN TENANT #2

described property:

AMWEST FUNDING CORP,

To the following Defendant(s):

CORREA BARTONELI

Plaintiff, v.

et al, Defendant(s).

notice as required by \S 45.031, Florida Statutes, the following described property as set forth in said Final Judgment

The North 1/2 of Lot 63 and all of Lot 64, INWOOD Unit 6, according to the Plat thereof, as recorded in Plat Book 14, Pages 2, 2A and 2B, Public Records of Polk County, Florida Folio Number: 25-28-13-343500-000640 Street Address: 1450 35th Street NW,

Winter Haven, Florida 32819

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.

If you are a person with a disability

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

DATED this 27th day of October, 2025.

T. Robert Shahady, Esq. Florida Bar No. 0027004 rshahady@swlawyers.law krissel@swlawyers.law (Legal Asst) SHAHADY & WURTENBERGER, P.A Attorneys for Plaintiff 7900 Peters Road, Suite B-200 Fort Lauderdale, FL 33324 (954) 376-5950 Oct. 31; Nov. 7, 2025

FIRST INSERTION

INCLUSIVE LOTS THROUGH 5, BLOCK 3, IN-CLUSIVE, LOTS I THROUGH 13, BLOCK 4, INCLUSIVE, LOT 18, BLOCK 5, LOTS 10 THROUGH 21, BLOCK 6, LOTS 15 THROUGH 24, BLOCK 9, INCLUSIVE, LOTS 1 THROUGH 5, AND LOTS 9 THROUGH 10, BLOCK 10, IN-CLUSIVE, LOTS 15 THROUGH 18, BLOCK 11, INCLUSIVE, AND LOTS 1 THROUGH 34, BLOCK 12, INCLUSIVE, HAM-MOCK RESERVE PHASE 3, ACCORDING TO THE MAP OR PLAT THEREOF AS RE-CORDED IN PLAT BOOK 196, PAGE 8, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 4763 BERNARD BOULEVARD. HAINES CITY, FL 33844

has been filed against you and you are required to serve a copy of your writ-ten defenses, if any, to it, on Ghidotti Berger LLP, Attorney for Plaintiff, whose address is 10800 Biscayne Blvd., Suite 201, Miami, FL 33161 11/24/25, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court

either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

This notice is provided pursuant to Administrative Order No. 2010-08 If you are a person with a disabil-

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

WITNESS my hand and the seal of this Court this 17th day of Oct., 2025.

STACY M. BUTTERFIELD As Clerk of the Court (SEAL) By Sebastian Irlanda As Deputy Clerk

Ghidotti | Berger LLP, Attorney for Plaintiff, 10800 Biscayne Blvd., Suite 201. Miami, FL 33161 Oct. 31; Nov. 7, 2025

25-01643K

FIRST INSERTION AND TRUSTEES OF DENNIS RALPH

NANCE, DECEASED, AND ALL OTHER PERSONS CLAIMING BY,

THROUGH, UNDER, AND AGAINST

CURRENT ADDRESS: UNKNOWN

ASSIGNS, CREDITORS, LIENORS,

AND TRUSTEES OF PATRICIA Y.

NANCE AND ALL OTHER PER-

SONS CLAIMING BY, THROUGH,

CURRENT ADDRESS: UNKNOWN

CURRENT ADDRESS: UNKNOWN

that a civil action has been filed

against you in the Circuit Court of

Polk County, Florida, to foreclose cer-

tain real property described as follows:

PUBLIC RECORDS OF POLK

YOU ARE HEREBY NOTIFIED

TO: JAMES CHRISTOPHER NANCE

THE NAMED DEFENDANTS

LAST KNOWN ADDRESS:

LAST KNOWN ADDRESS:

AUBURNDALE, FL 33823

LAST KNOWN ADDRESS:

AUBURNDALE, FL 33823

1208 PRICE AVENUE,

UNKNOWN

UNKNOWN

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

CASE NO.: 2025CA001842A000BA SERVBANK, SB BENJAMIN S. CARRA/K/A BENJAMIN P. CARR; MELISSA P. TO: THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, CARRA/K/A MELISSA S. CARR; THE UNKNOWN SPOUSE OF BENJAMIN S. CARR A/K/A BENJAMIN P. CARR; THE UNDER, AND AGAINST THE NAMED DEFENDANTS UNKNOWN SPOUSE OF MELISSA P. CARR A/K/A MELISSA S. CARR; JAMES CHRISTOPHER NANCE; JAMES RALPH NANCE; PAMELA ROMERO; STATE OF FLORIDA; LAND TRUST LAST KNOWN ADDRESS: 1208 PRICE AVENUE, **#1208, DATED JANUARY** 07, 2025, WITH TRIDENT ASSET MANAGEMENT, LLC, A CURRENT ADDRESS: UNKNOWN TO: JAMES RALPH NANCE FLORIDA LIMITED LIABILITY COMPANY, AS TRUSTEE; THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNS, CREDITORS, LIENORS, AND TRUSTEES OF DENNIS RALPH NANCE, DECEASED, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, AND AGAINST THE NAMED DEFENDANTS; THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES,

ASSIGNS, CREDITORS,

BY, THROUGH, UNDER,

LIENORS, AND TRUSTEES OF

PATRICIA Y. NANCE AND ALL

OTHER PERSONS CLAIMING

AND AGAINST THE NAMED

TENANT IN POSSESSION,

Defendant(s).

DEFENDANTS; THE UNKNOWN

TO: THE UNKNOWN HEIRS, DEVI-

SEES, BENEFICIARIES, GRANTEES,

ASSIGNS, CREDITORS, LIENORS,

LOT 32, ARIANA HILLS, UN-RECORDED, DESCRIBED AS: THE NORTH 110 FEET OF THE SOUTH 510 FEET OF THE EAST 120 FEET OF THE WEST 1205 FEET OF THE NORTH ONE-HALF OF THE NORTHWEST ONE QUARTER OF THE NORTH-EAST ONE - QUARTER OF SECTION 2, TOWNSHIP 28 SOUTH, RANGE 25 EAST,

COUNTY, FLORIDA.

Property address: 1208 Price Avenue, Auburndale, FL 33823

You are required to file a written response with the Court and serve a copy of your written defenses, if any, to it on Padgett Law Group, whose address is 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, at least thirty (30) days from the date of first publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint.

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

Default date: 12/11/25 DATED this the 22nd day of October,

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT As Clerk of the Court BY: /s/ Sebastian Irlanda

Deputy Clerk Plaintiff Atty: Padgett Law Group 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 attorney@padgettlawgroup.com TDP File No. 25-002767-1

Oct. 31; Nov. 7, 2025 25-01656K



E-mail your Legal Notice legal@businessobserverfl.com

--- ACTIONS / SALES---

POLK COUNTY

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION

DIVISION CASE NO. 2025CA000166000000 JPMORGAN CHASE BANK. NATIONAL ASSOCIATION, Plaintiff, vs. BRENDA L. THISSEN A/K/A

BRENDA THISSEN, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 18, 2025, and entered in 2025CA000166000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and BRENDA L. THISSEN A/K/A BRENDA THISSEN: AMER-ICA'S WHOLESALE LENDER; CAS-TLE CREDIT CO HOLDINGS, LLC are the Defendant(s). Stacv M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose. com, at 10:00 AM, on November 18, 2025, the following described prop-

LOT 78, SUNDANCE VIL-LAGE I PHASE TWO, AC-CORDING TO THE MAP OR PLAT THEREOF AS RE-CORDED IN PLAT BOOK 105. PAGES 47 AND 48, OF THE

NOTICE OF SALE

PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY,

FLORIDA

CASE NO. 2025-CA-002546

U.S. BANK NATIONAL ASSOCIATION, not in its individual

NOTICE IS HEREBY GIVEN pursu-

ant to the Default Final Judgment of

Foreclosure, entered on September 9,

2025, and that certain Order Cancel-

ling October 24, 2025, Foreclosure Sale

and Rescheduling Same, entered on

October 17, 2025, in Case No. 2025-

CA-002546, in the Circuit Court of the

Tenth Judicial Circuit in and for Polk

County, Florida, that the Clerk of this

Court, who is currently Stacy M. But-

terfield, CPA, will sell to the highest

and best bidder for cash on Decem-

ber 5, 2025, at the hour of 10:00 A.M.

through Polk County's on-line sale

website: www.polk.realforeclose.com

in accordance with Chapter 45, Florida

Statutes, after the publication of notice

thereof as required by §45.031, Florida

Statutes, the property described as fol-

PHASE 1, according to the plat as recorded in Plat Book 183,

Pages 17 through 21, of the

Public Records of Polk County,

Florida.

379, FOREST LAKE

capacity but as trustee for NRZ

Pass-Through Trust XVI-B,

SHIRLEY ARMSTEAD,

an individual, and UNKNOWN TENANT,

Plaintiff, vs.

Defendant.

erty as set forth in said Final Judg-

ment, to wit:

PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 2578 SUNDANCE CIR, MULBERRY, FL 33860

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

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

Dated this 28 day of October, 2025. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: ${\it dsalem@raslg.com}$ 24-187862 - MiM Oct. 31; Nov. 7, 2025 25-01664K

IF YOU ARE A PERSON CLAIM-

ING A RIGHT TO FUNDS REMAIN-

ING 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

If you are a person with a disability who needs any accommoda-

tion in order to participate in this

proceeding, you are entitled, at no cost to you, to the provision of cer-

tain assistance. Please contact the Of-

fice of the Court Administrator, 255

N. Broadway Avenue, Bartow, Florida

33830, (863) 534-4686, at least 7

days before your scheduled court ap-

pearance, or immediately upon re-

ceiving this notification if the time

before the scheduled appearance is

less than 7 days; if you are hearing or

voice impaired, call 711.

Florida Bar No. 0373230

Lowndes, Drosdick, Doster,

/s/ David E. Peterson

David E. Peterson

Kantor & Reed, P.A.

215 North Eola Drive

Orlando, Florida 32801 Telephone: 407-843-4600

Attorneys for Plaintiff

Oct. 31; Nov. 7, 2025

Facsimile: 407-843-4444

david.peterson@lowndes-law.com

anne.fisher@lowndes-law.com

litcontrol@lowndes-law.com

MAY CLAIM THE SURPLUS.

FIRST INSERTION

FIRST INSERTION

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

CASE NO.: 2024CA002051000000 WELLS FARGO BANK, N.A., Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, THEODORE H. BERGEMANN AKA THEODORE HOWARD BERGEMANN AKA THEODORE BERGEMANN. DECEASED, et al,

Defendant(s).
To: RICO GARCIA Last Known Address: 7170 DAKAN RD SEDALIA, CO 80135

YOU ARE NOTIFIED that an action to foreclose a mortgage on the follow-ing property in Polk County, Florida: BEGIN AT THE NORTH-

Current Address: Unknown

WEST CORNER OF LOT 2 IN BLOCK 29, OF LAKE AL-FRED, FLORIDA, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIR-CUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 1, PAGE 61, THENCE RUN SOUTH 118.7 FEET, THENCE EAST 108.7 FEET, THENCE NORTH 118.7 FEET, THENCE RUN WEST 108.7 FEET TO THE POINT OF BEGINNING.

A/K/A 110 S WINONA AVE LAKE AFLRED FL 33850 has been filed against you and you are required to file written defenses

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

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

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

Default date: 12/1/25 WITNESS my hand and the seal of this court on this 22nd day of October,

> Stacy M. Butterfield Clerk of the Circuit Court (Court Seal) By: Sebastian Irlanda Deputy Clerk

Albertelli Law P.O. Box 23028 Tampa, FL 33623 tna - 24-007104

Oct. 31; Nov. 7, 2025 25-01660K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA,

IN AND FOR POLK COUNTY, CIVIL DIVISION CASE NO.: 2022-CA-002345

MOVEMENT MORTGAGE, LLC, Plaintiff, vs.

MARIA DELORES KOPPENHOFER, et al., Defendants.

NOTICE OF SALE IS HEREBY GIV-EN pursuant to the Amended Final Judgment of Foreclosure entered on October 13, 2025 in Case No. 2022-CA-002345 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein MOVEMENT MORTGAGE, LLC is Plaintiff, and MARIA DELORES KOPPENHOFER is Defendant, the Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on www.polk.realforeclose.com, on the 2nd day of December, 2025, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment, to wit:

LOT 204 AND 1/204TH UN-DIVIDED INTEREST IN TRACTS, A&B ROLLINGLEN PHASE FOUR, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 85, PAGE(S) 38, OF THE PUBLIC RECORDS

OF POLK COUNTY, FLORIDA. ALSO KNOWN AS 5115 SHA-DYGLEN DRIVE, LAKELAND, FLORIDA 33810 (THE PROP-

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

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated this 17th day of October 2025

Sokolof Remtulla, LLP By: /s/ Benjamin D. Ladouceur Benjamin D. Ladouceur, Esq. Florida Bar No.: 73863 SOKOLOF REMTULLA, LLP, 6801 Lake Worth Road, Suite 100E, Greenacres, FL 33467, Telephone: 561-507-5252 E-mail: pleadings@sokrem.com, Counsel for Plaintiff Oct. 31; Nov. 7, 2025 25-01639K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE

TENTH HIDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA

CIRCUIT CIVIL DIVISION CASE NO.: 2023-CA-006882 MCLP ASSET COMPANY, INC.,

CYNTHIA LORRAINE LOTT A/K/A CYNTHIA MCLEGGAN A/K/A CYNTHIA L. DIXON A/K/A CYNTHIA LOTT DIXON, et al.,

Defendants.

NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure dated August 28. 2025 and an Order Granting Plaintiff's Motion to Cancel and Reset Foreclosure Sale dated October 15, 2025, issued in and for Polk County, Florida, in Case No. 2023-CA-006882, wherein MCLP ASSET COMPANY, INC. is the Plaintiff, and CYNTHIA LORRAINE LOTT A/K/A CYNTHIA MCLEGGAN A/K/A CYNTHIA L. DIXON A/K/A CYNTHIA LOTT DIXON, LLOYD A. MCLEGGAN, REGINALD RASHAD BUSH A/K/A REGINALD R. BUSH, SR., KATORYA LATIA BUSH A/K/A KATORYA L. BUSH and HAMPTON

SOCIATION, INC. are the Defendants. The Clerk of the Court, STACY BUTTERFIELD, will sell to the highest and best bidder for cash, in accordance with Section 45.031, Florida Statutes, on December 15, 2025, at electronic sale beginning at 10:00 AM, at www.polk.realforeclose.com the following- described real property as set forth in said Final Judgment of Mortgage Foreclosure, to wit:

HILLS SOUTH HOMEOWNERS AS-

LOT 1 IN BLOCK 16 OF HAMPTON HILLS SOUTH PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 140 AT PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 3605 Covington Ln, Lakeland, FL 33810 ANY PERSON CLAIMING AN IN-

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

IMPORTANT

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

Dated: This 23rd day of October,

Respectfully submitted, HOWARD LAW 4755 Technology Way, Suite 104 Boca Raton, FL 33431 Telephone: (954) 893-7874 Facsimile: (888) 235-0017 Designated Service E-Mail: Pleadings@HowardLaw.com By: /s/ Matthew B. Klein Matthew B. Klein, Esq. Florida Bar No.: 73529 E-Mail: Matthew@HowardLaw.com Oct. 31; Nov. 7, 2025

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2024CA004837000000 U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES,

GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RICHARD SMITH, DECEASED, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 22, 2025, and entered in 2024CA004837000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSO-CIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RICHARD SMITH, DE-CEASED; KELLY SMITH A/K/A KELLY A. SMITH A/K/A KELLEY SMITH A/K/A KELLEY A. SMITH; CITY OF WINTER HAVEN, FLOR-IDA; JOHN SCOTT TAPLEY; HAR-LAN D. TAPLEY JR; KRISTIE E. TAP-LEY; COLLEEN M. BENNETT A/K/A COLLEEN M. BENNETTE are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 18, 2025, the following described property as set forth in said Final Judgment, to wit:
THE NORTH 15 FEET OF

LOT 2, ALL OF LOT 3, AND THE SOUTH 15 FEET OF LOT 4, BLOCK 3 OF MARTHA HEIGHTS SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 9, PAGE 39, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address:

818 LAKE MARTHA DR NE, WINTER HAVEN, FL 33881

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

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

Dated this 28 day of October, 2025.

By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com 24-205191 - EuE Oct. 31; Nov. 7, 2025 25-01665K

FIRST INSERTION

NOTICE OF ACTION; CONSTRUCTIVE SERVICE -

PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA IN AND FOR POLK COUNTY, CIVIL DIVISION

CASE NO .: 532025CA002981A000BA FREEDOM MORTGAGE CORPORATION, Plaintiff, vs.

KRISTI LYNN ALSIP; et al,

Defendants.
TO: KRISTI LYNN ALSIP; 119 KEN-NY BLVD HAINES CITY, FL 33844 UNKNOWN SPOUSE OF KRISTI LYNN ALSIP; 119 KENNY BLVD HAINES CITY, FL 33844 YOU ARE NOTIFIED that an action

to foreclose to the following property in Polk County, Florida:

LOT 8, BALMORAL ESTATES PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 160, PAGE(S) 1 THROUGH 9, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Also known as

119 KENNY BLVD.

HAINES CITY, FL 33844. has been filed against you and you are required to serve a copy of your written 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 12/1, 2025, and file the original with the clerk of this court either before service on the plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or $\,$ petition.

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

DATED on 10/22, 2025.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) By: Sebastian Irlanda DEPUTY CLERK

SOKOLOF REMTULLA, LLP 6801 Lake Worth Road, Suite 100E Greenacres, FL 33467 Telephone: 561-507-5252 Facsimile: 561-342-4842 E-mail: pleadings@sokrem.com Counsel for Plaintiff Oct. 31; Nov. 7, 2025 25-01655K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT CIVIL COURT

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

CIVIL DIVISION
Case No. 2018 CA 004630
Division 15 R P FUNDING, INC.

Plaintiff, vs. BRUCE Q. DOUGLAS SR, TIFFANY L. DOUGLAS, ELOISE COVE COMMUNITY ASSOCIATION, INC., STATE OF FLORIDA, DEPARTMENT OF REVENUE, SAMANTHA P. EBERTS, AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Amended Final Judgment of Foreclosure for Plaintiff entered in this cause on March 13, 2025, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 16, ELOISE COVE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 134, PAGE(S) 14 AND 15, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 1920 ELO-ISE COVE DRIVE, WINTER HAVEN, FL 33884; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on DE-CEMBER 4, 2025 o the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

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

Dated: October 24, 2025 By: /s/ Jennifer M. Scott Jennifer M. Scott Attorney for Plaintiff Invoice to: Kass Shuler, P.A. 1604 N. Marion St. Tampa, FL 33602 ForeclosureService@kasslaw.com 2018 CA 004630 328728/1808262/wll Oct. 31; Nov. 7, 2025 25-01642K



FIRST INSERTION NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

GENERAL JURISDICTION DIVISION CASE NO. 2024CA003566000000 PLANET HOME LENDING, LLC,

FOR POLK COUNTY, FLORIDA

Plaintiff, vs. WILFREDO ALEJANDRO ALEJANDRO, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 01, 2025, and entered in 2024CA003566000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PLANET HOME LENDING, LLC is the Plaintiff and WILFREDO ALE-JANDRO ALEJANDRO; MARIA DEL CARMEN SANTIAGO GONZALEZ; MARIO OSCAR RIVERA SEPUL-VEDA A/K/A MARIO O. RIVERA SEPULVEDA; UNKNOWN SPOUSE OF WILFREDO ALEJANDRO ALE-JANDRO are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk. realforeclose.com, at 10:00 AM, on November 17, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 76, CALOOSA LAKE VILLAGE UNIT TWO, AC-CORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 61, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND THAT CERTAIN 2006 FLEETWOOD HOMES OF FLORIDA/BEACON HILL

WITH VIN NUMBERS FL670A33106-BH21 AND FL670B33106-BH21 Property Address: 138 CALOOSA LAKE CIR S, LAKE WALES, FL 33859

25-01640K

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

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

Dated this 24 day of October, 2025. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com Bv: \S\Amanda Murphy Amanda Murphy, Esquire Florida Bar No. 81709 Communication Email amanda.murphy@raslg.com 24-220956 - ErS Oct. 31; Nov. 7, 2025 25-01641K

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



--- ESTATE ---

FIRST INSERTION

--- ACTIONS / SALES---

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File Number 2025CP002440A000BA IN RE: Estate of HARVEY M. HENDRICKS JR. AKA HARVEY HENDRICKS

Deceased The administration of the estate of HARVEY M. HENDRICKS JR. AKA HARVEY HENDRICKS, deceased, whose date of death was May 14, 2025 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000,

Bartow, FL 33831. The names and ad-

dresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS NOTICE.

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

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

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

The date of the first publication of

this notice is October 31, 2025

Toms River, NJ 08753

Personal Representative: Laura Ziemer 526 Delos Drive

WIDERMAN MALEK, PL Attorney for Personal Representative Scott C. Dixon, Esquire Florida Bar Number 0109797 1990 W. New Haven Ave., Suite 201 Melbourne, FL 32904 321-255-2332

Email: sdixon@USLegalTeam.com Oct. 31; Nov. 7, 2025 25-01645K

FIRST INSERTION

NOTICE OF ACTION IN THE COUNTY COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 2025-CC-005525 JUDGE: RACHELLE E.

WILLIAMSON

LIEN & MEAN, LLC, a Florida limited liability company Plaintiff, v. ADAM MARCIN TARNOWSKI,

PATRYCJA TARNOWSKA, AND UNKNOWN TENANT(S) IN POSSESSION, IF ANY, **Defendants.**TO: ADAM MARCIN TARNOWSKI

AND PATRYCJA TARNOWSKA, 805 Kilgore Road, Plant City, FL 33567 and 98 Lexington Blvd., Clark, NJ 07066, and all parties having or claiming to have any right, title or interest in the property herein described and all parties claiming interests by, through, under or against ADAM MARCIN TARNOWSKI AND PATRYCJA TAR-NOWSKA.

YOU ARE NOTIFIED that an action for foreclosure of a mortgage has been filed against you on property located in Polk County, Florida, further identified

Parcel ID: 27-30-27-000000-022080 TRACT NO. 372: THE EAST $330~\mathrm{FEET}$ OF THE WEST 3630FEET OF THE NORTH 165 FEET OF THE SOUTH 990 FEET OF THE EAST $\frac{3}{4}$ OF THE SOUTH ½ OF SECTION 27, TOWNSHIP 30 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA. THE SOUTH 30 FEET THEREOF SUBJECT TO AN EASEMENT

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR

POLK COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2023CA005914000000 GUILD MORTGAGE COMPANY, LLC, Plaintiff, vs JOE ROBINSON, et al.,

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered September 26, 2025 in Civil Case No. 2023CA005914000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein GUILD MORTGAGE COMPANY, LLC is Plaintiff and Joe Robinson, 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 25th day of November, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 45, Sunset Vista, according to the map or plat thereof as recorded in Plat Book 130, Pages 41 and 42, of the Public Records of Polk County, Florida.

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

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

Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 146803

25-01675K

23-07094FL

Oct. 31; Nov. 7, 2025

FOR ROAD RIGHT-OF-WAY. TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

You are required to serve a copy of your written defenses, if any, to it on RENE S. GRIFFITH, ESQUIRE, Plaintiff's attorney, whose address is 4260 SE Federal Highway, Stuart, Florida 34997, on or before 12/5/2025, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a Default will be entered against you for the relief demanded in the Complaint. AMERICAN WITH

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

Dated this day of OCT 28 2025. Stacy M. Butterfield, CPA Clerk of Court (SEAL) By: Ruthy Pacheco Deputy Clerk

RENE S. GRIFFITH, ESQUÎRE, Plaintiff's attorney, 4260 SE Federal Highway, Stuart, Florida 34997 Oct. 31; Nov. 7, 2025 25-01673K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY,

STATE OF FLORIDA CASE NO: 2024-CA-004469 HAMPTON LAKES OF DAVENPORT HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation,

Plaintiff, v. LOUISE GREGOIRE, UNKNOWN SPOUSE OF LOUISE GREGOIRE, THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, AND UNKNOWN TENANT(S),

Defendants.
NOTICE IS HEREBY GIVEN pursuant an Order or Summary 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 as the Clerk of the Circuit Court, shall sell to the highest and best bidder for cash, on-line at www. polk.realforeclose.com at 10:00 A.M.. on December 29, 2025, the following described property as set forth in the

Final Judgment, to wit: Lot 66, of HAMPTON ESTATES PHASE 2, VILLAGE 5, according to the plat thereof, as recorded in Plat Book 117, Page(s) 44, of the Public Records of Polk County, Florida. Property Address:

193 Kellygreen Ave,

Davenport, FL 33897 Any person claiming an interest in the

surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order

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

Dated: October 28, 2025 /S/ Frank A. Ruggieri FRANK A. RUGGIERI, ESQ. Florida Bar No.: 0064520 THE RUGGIERI LAW FIRM. P.A. 13000 Avalon Lake Drive, Ste. 305 Orlando, Florida 32828 Phone: (407) 395-4766 pleadings@ruggierilawfirm.com Attorneys for Plaintiff Oct. 31; Nov. 7, 2025 25-01668K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2025CA000651000000 NATIONSTAR MORTGAGE LLC, Plaintiff, vs.

DARIEN FLEURIMOND, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated July 24, 2025, and entered in 2025CA000651000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and DARIEN FLEURI-MOND; TOWER VIEW ESTATES HOMEOWNERS ASSOCIATION. INC.; STATE OF FLORIDA, DEPART-MENT OF REVENUE; CLERK OF COURT OF POLK COUNTY, FLORIDA are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 21, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 23 OF TOWER VIEW ESTATES, ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 132, PAGE(S) 1, OF THE PUBLIC RECORDS OF POLK COUNTY,

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CIVIL ACTION
CASE NO.: 2023-CA-007052 U.S. BANK NATIONAL ASSOCIATION.

Plaintiff, vs. RHONDA MICHELLE AKA RHONDA RICHELLE MICHELLE AKA RHONDA R. MICHELLE,

Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated September 29, 2025, and entered in Case No. 2023-CA-007052 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Rhonda Michelle aka Rhonda Richelle Michelle aka Rhonda R. Michelle, Florida Housing Finance Corporation, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk realforeclose.com, Polk County, Florida at 10:00am EST on the November 13, 2025 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 10, BLOCK 4, TRANQUIL-ITY PARK SECOND RE -PLAT , A SUBDIVISION ACCORD-ING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 27, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 1540 ROSELAWN ST SW WINTER HAVEN FL 33880 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed.

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

Dated this 29 day of October, 2025.

ALBERTELLI LAW P.O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Ritchie Florida Bar #106621 Justin Ritchie, Esq

25-01677K

IN/23-015457

Oct. 31; Nov. 7, 2025

Property Address: 253 TOWER VIEW DR W, ${\rm HAINES~CITY,\,FL~33844}$ Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis

pendens must file a claim in accordance with Florida Statutes, Section 45.031. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administra-

tor, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 28 day of October, 2025. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC

Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 24-247062 - ErS Oct. 31; Nov. 7, 2025 25-01666K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, STATE OF FLORIDA

CASE NO: 2025-CA-000846 HAMPTON LAKES OF DAVENPORT HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, v. JONATHAN JIMENEZ, UNKNOWN SPOUSE OF JONATHAN JIMENEZ, THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, LOANPAL, LLC, G&A CERTIFIED SOUTH, DISCOVER BANK, PORTFOLIO RECOVERY ASSOCIATES LLC, AND

UNKNOWN TENANT(S) Defendants. NOTICE IS HEREBY GIVEN pursuant an Order or Summary 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 as the Clerk of the Circuit Court, shall sell to the highest and best bidder for cash, on-line at www. polk.realforeclose.com at 10:00 A.M., on December 9, 2025, the following described property as set forth in the Final Judgment, to wit:

Lot 85, HAMPTON ESTATES PHASE 2, VILLAGE 6, according to the plat thereof, as recorded in Plat Book 122, Pages 29 and 30, of the Public Records of Polk County, Florida. Property Address: 546 Bloomingdale Dr, Davenport, FL, 33897

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

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

impaired, call 711. Dated: October 28, 2025 /S/ Sean P. Reed FRANK A. RUGGIERI, ESQ. Florida Bar No.: 0064520 SEAN P. REED, ESQ. Florida Bar No.: 1040934 THE RUGGIERI LAW FIRM, P.A. 13000 Avalon Lake Drive, Ste. 305 Orlando, Florida 32828 Phone: (407) 395-4766 pleadings@ruggierilawfirm.com Attorneys for Plaintiff Oct. 31; Nov. 7, 2025 25-01667K

ACTIONS / SALES

FIRST INSERTION

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

CASE NO.: 2025CA002601 PNC BANK, NATIONAL ASSOCIATION, Plaintiff, VS. RIANJU INTERNATIONAL, LLC;

Defendant(s). TO: Antonio Alonso Bargues Last Known Residence: 185 Captiva Dr Davenport, FL 33896 YOU ARE NOTIFIED that an action

to foreclose a mortgage on the following property in POLK County, Florida:

LOT 120, OF FESTIVAL PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 156, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on AL-DRIDGE PITE, LLP, Plaintiff's attorney, at 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444, on or before 12/5/2025, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

Dated on OCT 28, 2025.

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

ALDRIDGE PITE, LLP, Plaintiff's attorney, 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444 1457-1041B Ref# 12988

Oct. 31; Nov. 7, 2025 25-01669K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION

DIVISION CASE NO. 2023CA004363 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. DIANNA L. SUNAILITUS, et al.,

Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered September 25, 2025 in Civil Case No. 2023CA004363 of the Circuit Court of the TENTH JUDI-CIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff and DIANNA L. SUNAILI-TUS, 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 24th day of November, 2025 at 10:00 AM on the following described property as set forth in said Summary Final

Lot 169, Wind Meadows, as per plat thereof, recorded in Plat Book 139, Page 11, of the Public Records of Polk County, Florida.

Judgment, to-wit:

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

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

Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 146803

23-08149FL Oct. 31; Nov. 7, 2025 25-01676K

--- ACTIONS ---

FIRST INSERTION

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

Case No.: 2025CA003351A000BA WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS THE TRUSTEE OF ADMT 2023-NQM4,

NADIA BENDAOUD; UNKNOWN SPOUSE OF NADIA BENDAOUD; HAMMOCK RESERVE PHASE 2 HOMEOWNERS ASSOCIATION. INC.; ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED; UNKNOWN TENANT #1: UNKNOWN TENANT #2,

Defendant. To the following Defendant(s): NADIA BENDAOUD (RESIDENCE UNKNOWN) UNKNOWN SPOUSE OF NADIA BENDAOUD (RESIDENCE UNKNOWN)

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

 $\begin{array}{cccc} \text{LOT} & 431 & \text{HAMMOCK} & \text{RE-} \\ \text{SERVE} & \text{PHASE} & 2, & \text{ACCORD-} \\ \text{ING TO THE PLAT THEREOF} \end{array}$ RECORDED IN PLAT BOOK 189, PAGES 38 THROUGH 43, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 5231 MADDIE DRIVE, HAINES CITY, FL 33844

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF

FLORIDA IN AND FOR

POLK COUNTY GENERAL JURISDICTION

DIVISION

CASE NO. 2023CA005120000000

ROCKET MORTGAGE, LLC F/K/A

THOMAS CHRISTOPHER BALLI

A/K/A THOMAS CHRISTOPHER

Defendant.NOTICE IS HEREBY GIVEN pursu-

ant 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 Chris-

topher 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 prop-

erty as set forth in said Summary Final

SECOND 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

Judgment, to-wit:

QUICKEN LOANS, LLC F/K/A

QUICKEN LOANS INC.,

THOMÁS BALLI A/K/A

Plaintiff, vs.

BALLI, et al.,

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 12/1/25 a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

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

WITNESS my hand and the seal of this Court this 24th day of October,

Stacy M. Butterfield As Clerk of the Court (SEAL) By Sebastian Irlanda As Deputy Clerk

Kellev Kronenberg. Attorney for Plaintiff, 10360 West State Road 84. Fort Lauderdale, FL 33324

SUBSEQUENT INSERTIONS

--- SALES/ PUBLIC SALES --

SECOND INSERTION

Oct. 31; Nov. 7, 2025 $25 - 01659 \mathrm{K}$

Lot 15, Wildwood I, according

to the map or plat thereof, as re-

corded in Plat Book 79, Page(s)

13 and 14, of the Public Records

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

If you are a person with a disability

who needs any accommodation in or-

der to participate in this proceeding,

you are entitled, at no cost to you,

to the provision of certain assistance. Please contact the Office of the Court

Administrator, 255 N. Broadway Av-

enue, Bartow, Florida 33830, (863)

534-4686, at least 7 days before your

scheduled court appearance, or im-

mediately upon receiving this notifi-cation if the time before the sched-

uled appearance is less than 7 days;

if you are hearing or voice impaired, call 711.

McCalla Raymer Leibert Pierce, LLP

225 East Robinson Street, Suite 155 Orlando, FL 32801

Email: MRService@mccalla.com

/s/ Robyn Katz

Robyn Katz, Esq.

Attorney for Plaintiff

Phone: (407) 674-1850

Fax: (321) 248-0420

October 24, 31, 2025

23-06399FL

clerk reports the surplus as unclaimed.

of Polk County, Florida.

SUBSEQUENT INSERTIONS

--- ACTIONS / SALES / ESTATE ---

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION

DIVISION CASE NO. 2024CA001284000000 LAKEVIEW LOAN SERVICING LLC, Plaintiff, vs.

IVELISSE LASTRA, et al., Defendant.

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, 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:

Lot G2, Sun Air Country Club First Addition, according to the map or plat thereof, recorded in Plat Book 65, Page(s) 6, Public Records of Polk County, Florida.

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

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

Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850

Fax: (321) 248-0420 Email: MR Service@mccalla.comFla. Bar No.: 146803

24-09393FL October 24, 31, 2025 25-01595K

SECOND 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 Number 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 personal 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-

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

PROBATE DIVISION

PROBATE FILE NO.

2025CP-003097A000BA

IN RE: Estate of

DONNA SUE KNIGHT, a.k.a.

DONNA SUE KNIGHT-ESTEPP,

Deceased. 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 pend-

ing 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 ad-

dresses of the personal representative

and the personal representative s attor-

other persons having claims or de-

mands 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 SER-

mands against decedent's estate must

file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF

All creditors of the decedent and

ney are set forth below.

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

SECOND INSERTION

October 24, 31, 2025 25-01624K

SECOND INSERTION

NOTICE TO CREDITORS IN THE TENTH JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-003222 IN RE: ESTATE OF JOSEPH JARVIS WADE,

Deceased. The administration of the estate of JOSEPH JARVIS WADE, deceased, whose date of death was December 16, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 W. Church Street, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

NOTICE OF ACTION

IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 2025CC006624

FARMING TRACTS PROPERTY

OWNER'S ASSOCIATION, INC., A

Florida Not-For-Profit Corporation,

CHRISTIAN G. ARAYA DELGADO

Defendants.
TO: CHRISTIAN G. ARAYA DEL-

If alive, and if dead, all parties claiming

interest by, through, under or against

CHRISTIAN G. ARAYA DELGADO,

and all parties having or claiming to

have any right, title, or interest in the

YOU ARE HEREBY NOTIFIED that

an action seeking to foreclose a home-

owner association assessment lien has

been filed on the following described

Tract 136, The Woods Ranching

and Farming Tracts, as per the

plat thereof, as recorded in Plat

Book 75, Page 2, of the Public Records of Polk County, Florida

Property Address: 342 Cree

kwood Run, Lakeland, FL 33809

has been filed against you and you are

required to serve a copy of your writ-

ten defenses, if any, to it, on WOODS RANCHING AND FARMING

TRACTS PROPERTY OWNER'S AS-

SOCIATION, INC., c/o Karen J. Won-

WOODS RANCHING AND

Plaintiff, v.

342 Creekwood Run

Lakeland, FL 33809

property described herein.

GADO

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 speci-fied under s. 732.2211, Florida Statutes.

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

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

The date of first publication of this notice is: October 24, 2025.

KIMBERLY WADE **Personal Representative** 1301 Frances Avenue NW

Magee, MS 39111 Robert D. Hines, Esquire Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines, PL 1312 W. Fletcher Avenue, Suite B Tampa, FL 33612

setler, Esq., The Law Office of Won-

setler & Webner, P.A., 717 N. Magnolia

Avenue, Orlando, FL 32803 within 30

days from the date of the first publica-

tion of this notice and file the original

with the Clerk of this Court either be-

fore service on Plaintiff's attorney or

immediately thereafter; otherwise a de-

fault will be entered against you for the

who needs any accommodation in or-

der to participate in this proceeding,

you are entitled, at no cost to you,

to the provision of certain assistance.

Please contact the Office of the Court

Administrator, 255 N. Broadway Av-

enue, Bartow, Florida 33830, (863)

534-4686, at least 7 days before your

scheduled court appearance, or im-

mediately upon receiving this notifi-

cation if the time before the sched-

uled appearance is less than 7 days;

if you are hearing or voice impaired,

WITNESS my hand and the seal of

Stacy M. Butterfield

(SEAL) By Ruthy Pacheco

Polk County

Clerk of Court

Deputy Clerk

25-01596K

Default Date: 10/27/2025

this Court on SEP 17 2025.

Karen J. Wonsetler, Esq.

Wonsetler & Webner, P.A.

717 N. Magnolia Avenue,

The Law Office of

Orlando, FL 32803

October 24, 31, 2025

call 711.

If you are a person with a disability

relief demanded in the complaint.

Telephone: 813=265-0100 Email: rhines@hnh-law.com Secondary Email: jrivera@hnh-law.com 25-01608K October 24, 31, 2025

SECOND INSERTION

VICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or deTHE FIRST PUBLICATION OF THIS

NOTICE. The personal representative has no duty to discover whether any property

held at the time of the decedent's death by the decedent or the decedent s surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732,2211. Florida Statutes. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER

NOT WITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT S DATE OF DEATH IS BARRED.

The date of first publication of this notice is October 24, 2025.

Personal Representative: Crystal Nicole Belt

210 Evelyn St. Salem, KY 42078 Attorney for Personal Representative: /s/ William J. Twyford William J. Twyford, Esquire Florida Bar No. 0782505 Twyford Law, LLC Post Office Box 411

Winter Haven, Florida 33882 Tel: (863) 585-5283 e-mail: wjt@Twyfordlawllc.com October 24, 31, 2025

SECOND INSERTION

NOTICE TO CREDITORS IN THE TENTH CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-002722 IN RE: ESTATE OF CATHERINE M. CRIMMINS,

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.

Deceased.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death

by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER

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

The date of first publication of this notice is October 24, 2025.

Personal Representative: Brian E. Crimmins

155 Audubon Court Winter Haven, FL 33884 Attorney for Personal Representative: Kevin Hernandez, Esquire FBN 0132179 SPN 02602269 The Hernandez Law Firm, P.A 28059 U.S. Highway 19 N, Suite 101 Clearwater, FL 33761

Telephone: (727) 712-1710 Primary email: eservice1@thehernandezlaw.com Secondary email: victoria@thehernandezlaw.com Secondary email: hms@thehernandezlaw.com

October 24, 31, 2025 25-01633K

25-01636K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER CALL 941-906-9386 d select the appropriate Cour name from the menu option OR E-MAIL: gal@businessob-

The following personal property of CAROLYN SUE SCHAMBERS will, tion 715.109:

VIN: 14600220A, TITLE NO.: 0020428163, and VIN: 14600220B, TITLE NO.: 0020230669

NOTICE OF PUBLIC SALE

1982 MARC MOBILE HOME,

PREPARED BY: J. Matthew Bobo Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236

October 24, 31, 2025

SECOND INSERTION

25-01593K

on November 5, 2025, at 10:00 a.m., at 2600 Harden Blvd., Lot #83, Lakeland, Polk County, Florida 33803; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Sec-

and all other personal property located 25-01612K

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.

The West Orange Times carries public notices in Orange County, Florida.

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION PROBATE FILE NO.

2025CP-001260A000BA IN RE: Estate of EDGAR ORLANDO RODRIGUEZ SILVA, Deceased.

The administration of the estate of Edgar Orlando Rodriguez Silva, deceased, whose date of death was June 18, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative s attorney are set forth

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

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

NOTICE.

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

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

NOT WITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT S DATE OF DEATH IS BARRED.

The date of first publication of this notice is October 24, 2025.

Personal Representative: Raylene Rodriguez Vega 2636 Skyline Loop

Kissimmee, FL 34758 Attorney for Personal Representative: /s/ William J. Twyford William J. Twyford, Esquire Florida Bar No. 0782505 Twyford Law, LLC Post Office Box 411 Winter Haven, Florida 33882 $Tel: (863)\, 585\text{-}5283$ e-mail: wjt@Twyfordlawllc.com October 24, 31, 2025 25-01632K

SECOND INSERTION

NOTICE TO CREDITORS POLK COUNTY, FLORIDA PROBATE DIVISION CASE NO.: 2025-CP-2627 **DIVISION: 14** IN RE: ESTATE OF NANCY MCCREA LEAZIER, a/k/a NANCY M. LEAZIER, Deceased.

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.

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

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

The personal representative has no

NOTICE OF SALE

PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND

FOR POLK COUNTY, FLORIDA

CASE NO .:

532024CA002242000000

NOTICE IS HEREBY GIVEN that pur-

entered on October 6, 2025 and entered

in Case No. 532024CA002242000000

in the Circuit Court of the 10th Judicial

Circuit in and for Polk County, Florida,

wherein THERESA PHELPS, WIL-LIAMS E. PHELPS, GOODLEAP AND

LLC, are the Defendants. The Clerk of

the Court, STACY M. BUTTERFIELD,

CPA, will sell to the highest bidder for

cash at www.polk.realforeclose.com on

December 5, 2025 at 10:00am, the fol-

lowing described real property as set

LOT 43, COUNTRY OAKS OF

LAKELAND, ACCORDING TO

THE MAP OR PLAT THERE-

OF, AS RECORDED IN PLAT

BOOK 77, PAGE(S) 2 AND 3.

OF THE PUBLIC RECORDS

OF POLK COUNTY, FLORIDA.

and commonly known as: 1235 S

ODONIEL LOOP, LAKELAND, FL

33809 (the "Property"). ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM

THE SALE, IF ANY, OTHER THAN

THE PROPERTY OWNER AS OF

forth in said Final Judgment, to wit:

LOANDEPOT.COM, LLC,

WILLIAMS E. PHELPS, et al,

Plaintiff, v.

Defendant(s).

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 speci-

fied under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is October 24, 2025.

Co-Personal Representatives: ADAM L. KENT

4142 Becky St. Middleburg, Florida 32068 $\ \, \text{MICHAEL ANDREW RUSIN KENT} \\$ 704 Courageous Court S. Jacksonville, FL 32233 Attorney for Personal Representatives Clayton T. Miller Florida Bar No.: 047094 Email: clayton@ivanlawgroup.com 2d Email: emily@ivanlawgroup.com Ivan & Daugustinis, PLLC 5150 Belfort Road, Bldg. 200 Jacksonville, Florida 32256 Telephone: 904-395-2395

THE DATE OF THE LIS PENDENS

MUST FILE A CLAIM WITHIN 60

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 Admin-

istrator, 255 N. Broadway Avenue, Bar-

tow, Florida 33830, (863) 534-4686,

at least 7 days before your scheduled

receiving this notification if the time

before the scheduled appearance is less than 7 days; if you are hearing or voice

pearance, or immediately upon

25-01598K

court ap

impaired, call 711.

Miami, FL 33161

Jason Duggar, Esq.

FL Bar No.: 83813

FL Bar No.: 114230

Anya E. Macias, Esq.

FL Bar No.: 0458600

Tara Rosenfeld, Esq.

FL Bar No.: 1055042

FL Bar No.: 188654

FL Bar No.: 81855

SAVE TIME

E-mail your Legal Notice

Jimmy Edwards, Esq.

October 24, 31, 2025

Joe Hynes, Esq.

FL Bar No.: 59454

Attorneys for Plaintiff

GHIDOTTI | BERGER LLP

Telephone: (305) 501-2808

Facsimile: (954) 780-5578

Christophal Hellewell, Esq.

10800 Biscayne Blvd., Suite 201

By: /s/ Johanni Fernandez-Marmol

Johanni Fernandez-Marmol, Esq.

fcpleadings@ghidottiberger.com

SECOND INSERTION

Fax: 904-475-2121

October 24, 31, 2025

DAYS AFTER THE SALE.

SECOND INSERTION

--- ACTIONS/ ESTATE --

POLK COUNTY

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

PROBATE DIVISION PROBATE FILE NO. 2025CP-002729A000BA IN RE: Estate of VIRGINIA ALBERTA BANNAN, Deceased.

The administration of the estate of Virginia Alberta Bannan, deceased, whose date of death was June 12, 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

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

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

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

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

NOT WITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT S DATE OF DEATH IS BARRED.

The date of first publication of this notice is October 24, 2025.

Personal Representative: Jonathan S. Bannan 157 Walkers Point Dr.

Auburndale, FL 33823 Attorney for Personal Representative: /s/ William J. Twyford William J. Twyford, Esquire Florida Bar No. 0782505 Twyford Law, LLC Post Office Box 411 Winter Haven, Florida 33882 Tel: (863) 585-5283 e-mail: wjt@Twyfordlawllc.com October 24, 31, 2025 25-01631K

SECOND INSERTION

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

PROBATE DIVISION **PROBATE FILE NO.** 2025CP-003110A000BA IN RE: Estate of BENJAMIN DEAN HARRISON, Deceased.

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.

All creditors of the decedent and other persons having claims or de-mands 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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

NOTICE.

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

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

NOT WITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT S DATE OF DEATH IS BARRED.

The date of first publication of this notice is October 24, 2025.

Personal Representative: Michelle Nicole Armbruster 604 Ave. E SE

Winter Haven, FL 33880 Attorney for Personal Representative: s/ William J. Twyford William J. Twyford, Esquire Florida Bar No. 0782505 Twyford Law, LLC Post Office Box 411 Winter Haven, Florida 33882 Tel: (863) 585-5283 e-mail: wjt@Twyfordlawllc.com

October 24, 31, 2025 25-01630K

SECOND INSERTION

NOTICE OF SALE

PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025CA000984000000 CITIZENS BANK, N.A.,

Plaintiff, vs. ALGERNON ROUNDTREE A/K/A ALGEMON ROUNDTREE; CHINA ROUNDTREE: WINDRIDGE HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF

AMÉRICA ON BEHALF OF THE SECRETARY OF HOUSING URBAN DEVELOPMENT, Defendant(s).

NOTICE OF SALE IS HEREBY GIV-EN pursuant to the order of Summary Final Judgment of Foreclosure dated October 13, 2025, and entered in Case No. 2025CA000984000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein Citizens Bank, N.A., is Plaintiff and Algernon Roundtree a/k/a Algemon Roundtree; China Roundtree; Windridge Homeowners Association, Inc.; United States of America on behalf of the Secretary of Housing and Urban Development, are Defendants, the Office of the Clerk, Polk County Clerk of the Court will sell via online auction at www.polk.realforeclose.com at 10:00 A.M. on the 12th day of December,

LOT 16, WINDRIDGE, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 128,

2025, the following described property

as set forth in said Final Judgment, to

PAGE(S) 17 AND 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 5848 Windridge Drive,

Winter Haven, Florida 33881 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mort-

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

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

Dated: 10/17/2025 McCabe, Weisberg & Conway, LLC By: Craig Stein Craig Stein, Esq Fl Bar No. 0120464 McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, Florida, 33407 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File No: 23-400397 25-01606K

October 24, 31, 2025

Business Ibserver

THIRD INSERTION

request.

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

FAMILY LAW DIVISION Case No: 25-DR-6233

Stacy Guy, Petitioner/Grandmother, and Megan Spivey-Guy, Mother, and Matthew Delessio, Father. To: Megan Spivey-Guy 1406 Princess Tree Court

Haines City, Florida 33844

YOU ARE NOTIFIED that an action for temporary custody has been filed for your legal child and that you are required to serve a copy of your written defenses, if any, to it on Stacy Guy, through attorney, Stephanie Koether, Esquire 1115 E. Cass Street, Tampa, Florida 33602, on or before October 24. 2025, and file the original with the clerk of this Court at 255 N. Broadway Ave., Bartow, Florida 33830, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address on record at the clerk's office.

WARNING: Rule 12.285, Florida

Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. DATED: 10/01/25

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

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

25-01590K

SECOND INSERTION

NOTICE TO CREDITORS IN THE 10th JUDICIAL CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.: 2025-CP-003273 Division: Probate

IN RE: ESTATE OF CHESTER LEROY WATERS Deceased.

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.

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

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

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

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

The date of first publication of this notice is October 24, 2025.

Personal Representative:

Patrick Waters

18 Morganthau Drive Lakeland, FL 33813 Attorney for Personal Representative: Aliana M. Payret Florida Bar No. 104377 Robinson, Pecaro & Mier, P.A. 201 N. Kentucky Avenue, #2 Lakeland, FL 33801 Email Address: apayret@lawdrive.com

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDCIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File Number 2025CP002386A000BA IN RE ESTATE OF BARBARA M. JACKSON

Deceased.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.

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-

VICE OF A COPY OF THIS NOTICE ON THEM.

25-01599K

October 24, 31, 2025

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.

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

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: Jane Jackson McEnerney 21790 Country Woods Drive

Fairhope AL 36532 Attorney for Personal Representative: R. Anderson Maddox randymaddox.esq@gmail.com Florida Bar No: 252891 2018 Companero Ave Orlando FL 32804 Telephone: (407) 872-8686 October 24, 31, 2025 25-01601K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR

POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 2024CA000048000000

FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. JAMES U ROUX A/K/A JAMES ROUX A/K/A JAMES UZELL ROUX, et al.,

Defendant.

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 CORPORA-TION 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: Lot 73, FORESTWOOD, a sub-

division according to the plat thereof recorded in Plat Book 82, Pages 25, 26 and 27, of the Public Records of Polk County, Florida. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability

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

Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com

25-01594K

Fla. Bar No.: 146803 23-08776FL October 24, 31, 2025

legal@businessobserverfl.com

25-01634K

--- SALES / ACTIONS --SECOND INSERTION

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY FLORIDA

CIRCUIT CIVIL DIVISION

CASE NO.: 2025CA001870

GITSIT SOLUTIONS, LLC, NOT IN ITS INDIVIDUAL CAPACITY

BUT SOLELY IN ITS CAPACITY

UNKNOWN HEIRS, SPOUSES,

TRUSTEES AND ALL OTHERS

IN THE ESTATE OF JAMES

WHO MAY CLAIM AN INTEREST

ALBERT RICH, SR. (DECEASED),

TO: UNKNOWN HEIRS, SPOUS-

GRANTEES, ASSIGNEES, LIENORS,

CREDITORS, TRUSTEES AND ALL

OTHERS WHO MAY CLAIM AN IN-

TEREST IN THE ESTATE OF JAMES

Last Known Address: 1219 Robert King

JO ANN RICH A/K/A JO ANN

Last Known Address: 6952 Wellsford

Last Known Address: 1246 E. Parker

Street, Lakeland, FL 33801 NIKKI SANDERS A/K/A NIKKI POE

Last Known Address: 103 Shelby Drive, Crawfordville, FL 32327

Last Known Address: 543 Madison Street NE, Washington, DC 20011

Last Known Address: 1411 E Aldobrook

YOU ARE HEREBY NOTIFIED that

an action to foreclosure a mortgage on

the following property located in Polk

ALBERT RICH, SR. (DECEASED)

High Drive, Lakeland, FL 33805

Drive, Lakeland, FL 33809 JOYCE ANTIONETTE RICH A/K/A

A/K/A NIKKI POE-CLARK

SAMMIE ANDRE POE

KIMBERLY R. HORTON

County, Florida:

Streert, Plant City, FL 33563

BENEFICIARIES. DEVISEES

BENEFICIARIES, DEVISEES

GRANTEES, ASSIGNEES,

LIENORS, CREDITORS,

GITSIT MORTGAGE LOAN TRUST

AS SEPARATE TRUSTEE OF

Plaintiff, v.

et al..

GREEN

25-01607K

JOYCE RICH

Defendants.

SECOND INSERTION

NOTICE OF FORECLOSURE SALE. IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION: CASE NO.:

2025CA-000709-0000-00 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. IRENE CARTER; FLORIDA HOUSING FINANCE CORPORATION; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 19 day of November, 2025, the following described property as set forth in said Final Judgment, to

LOT 34, MARIANA WOODS UNIT 3, ACCORDING TO PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 46, PAGE 2, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 612

MARIANNA RD, AUBURN-DALE, FL 33823

IF YOU ARE A PERSON CLAIM-ING A RIGHT TO FUNDS REMAIN-ING AFTER THE SALE, YOU MUST

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

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

Dated this 15 day of October 2025. By: /s/ Lindsay Maisonet Lindsay Maisonet, Esq. Bar Number: 93156 Submitted by: De Cubas & Lewis, P.A. PO Box 5026 Fort Lauderdale, FL 33310 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@decubaslewis.com 25-00576

SECOND INSERTION

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

FOR POLK COUNTY, FLORIDA CASE NO.: 2024CA001769000000 ELLINGTON EMPIRE FUND LLC, Plaintiff, v.
D&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.

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&G REAL ESTATE HOLDINGS, LLC; LABOSSIER DESRAVINES, an Individual; CITY OF FORT MEADE, FLORIDA; UN-KNOWN SPOUSE OF ROGER HAE-DO; UNKNOWN SPOUSE OF SALLY HAEDO are defendants, Stacv M. Butterfield, Clerk of Court, will sell the property at www.polk.realforeclosure. com beginning at 10:00 AM on November 24, 2025 the following described property as set forth in said Final Judgment, to-wit:.

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, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGE(S) 1, OF

THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 611 West Broadway Street

October 24, 31, 2025

Fort Meade, FL 33841 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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 PUB-LISHED AS PROVIDED HEREIN.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Kelley Kronenberg 10360 W State Rd 84 Fort Lauderdale, FL 33324

Phone: (954) 370-9970 Fax: (954) 252-4571 /s/ Jordan Wainstein Jordan Wainstein FBN: 1039538 Service E-mail: ftlrealprop@kelleykronenberg.com File No: 02400419

25-01620K October 24, 31, 2025

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION:

CASE NO.: 2024CA001433000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.
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.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 18 day of November, 2025, the following described property as set forth in said Final Judgment, to

LOT 2, DEERFIELD EAST, ACCORDING TO THE MAP OR PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 83, PAGE(S) 28, OF THE PUBLIC RECORDS OF POLK COUNTY,

FLORIDA. PROPERTY ADDRESS: 5870 BAMBI DR, LAKELAND, FL

33809 IF YOU ARE A PERSON CLAIM- ING A RIGHT TO FUNDS REMAIN-ING 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 LINCLAIMED ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

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

impaired, call 711. Dated this 21 day of October 2025. By: /s/ Lindsay Maisonet Lindsay Maisonet, Esq. Bar Number: 93156 Submitted by: De Cubas & Lewis, P.A. PO Box 5026 Fort Lauderdale, FL 33310 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516

eservice@decubaslewis.com

October 24, 31, 2025

24-01032

the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 25-01622K before the clerk reports the surplus as

of which is set forth above.

SECOND INSERTION

unclaimed. 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 Mortgagor, the Mortgagee or the Mortgagee's attornev.

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

SUBMITTED on this 21st day of October, 2025. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201

October 24, 31, 2025

25-01621K

October 24, 31, 2025

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.

Property Address: 1219 Robert King High Drive, Lakeland, FL 33805 (the "Property").

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.

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

WITNESS my hand and seal of this Court at Polk, Florida, on this 17th day of October, 2025.

POLK CLERK OF COURT POLK COUNTY CLERK OF COURT By: /s/ Sebastian Irlanda Deputy Clerk HOWARD LAW,

Plaintiff's attorney, 4755 Technology Way, Suite 104

25-01628K

Boca Raton, FL 33431

SECOND INSERTION

NOTICE OF ACTION; CONSTRUCTIVE SERVICE -PROPERTY

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY, CIVIL DIVISION CASE NO .:

532025CA003060A000BA FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. MATTHEW ALEXANDER A/K/A MATTHEW L. ALEXANDER; LINDSEY ALEXANDER; WIND

MEADOWS HOMEOWNERS ASSOCIATION, INC. Defendants. TO: MATTHEW ALEXANDER A/K/A MATTHEW L. ALEXANDER; 2025 CHICKADEE ST BARTOW, FL 33830 LINDSEY ALEXANDER;

2025 CHICKADEE ST BARTOW, FL 33830 YOU ARE NOTIFIED that an action to foreclose to the following property in

Polk County, Florida: LOT 293, WIND MEADOWS, AS PER PLAT THEREOF, RE-

CORDED IN PLAT BOOK 139, PAGE 11, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA. Also known as 2025 CHICKA-DEE ST, BARTOW, FL 33830.

has been filed against you and you are required to serve a copy of your written

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

CASE NO.: 2020-CA-000396

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 www.polk.realforeclose.

com in accordance with Chapter 45,

F.S., offer for sale and sell to the high-

est and best bidder for cash, the follow-

ing described property situated in Polk

Lot 69, St. James Crossing, ac-

cording to the map or plat there-

of, as recorded in Plat Book 149,

Page(s) 44 and 45, of the Public

Records of Polk County, Florida.

Property Address: 4669 Osprey

pursuant to the Final Judgment of

Foreclosure entered in a case pending

in said Court, the style and case number

Any person claiming an interest in

Way, Winter Haven, FL 33881

County, Florida, to wit:

AMERIHOME MORTGAGE

BENJAMIN FRANCISCO

MALDONADO AYALA, et al.,

COMPANY, LLC,

Plaintiff, v.

Defendants.

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.

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

DATED on 10/17/2025. STACY M. BUTTERFIELD, CPA CLERK OF THE CIRCUIT COURT (SEAL) By: A. Nieves DEPUTY CLERK

SOKOLOF REMTULLA, LLP 6801 Lake Worth Road, Suite 100E Greenacres, FL 33467 Telephone: 561-507-5252 Facsimile: 561-342-4842 E-mail: pleadings@sokrem.com Counsel for Plaintiff

October 24, 31, 2025 25-01616K

SHELLPOINT MORTGAGE SERVICING,

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

10TH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

Case No.: 2025CA002750A000BA

NEWREZ LLC D/B/A

Plaintiff, v. 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. To the following Defendant(s): THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDI-TORS, LIENORS AND TRUSTEES OF THE ESTATE OF JOSE GONZALEZ, DECEASED (RESIDENCE UNKNOWN)

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the fol-

LOT 15, BLOCK 1, SUN RAY
HOMES PLAT NUMBER
THREE, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 46, PAGE

SECOND INSERTION

15. OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 40 Princeton Ave, Frostproof, FL 33843

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.

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

WITNESS my hand and the seal of this Court this day of SEP 02, 2025.

As Clerk of the Court

(SEAL) By Ruthy Pacheco As Deputy Clerk

Kelley Kronenberg, Attorney for Plaintiff, 10360 West State Road 84, Fort Lauderdale, FL 33324 25-01617K October 24, 31, 2025

SECOND INSERTION

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

CASE NO. 2025CA-001253-A000-BA SHIRLEY HAWTHORNE, Petitioner, v.
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.
TO: TRAVIS HAWTHORNE, TON-ETHIA HAWTHORNE, DENESE TUCKER, AKEVA SOUTHALL, and ZAKI HAWTHORNE, by and through her Natural Guardian, ZELICA SULLI-VAN, all addresses unknown.

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:

The West 51 feet of the East 405 feet of the South 148 feet of the North 660 feet of the W 1/2of 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. has been filed against you and that you

are required to serve a copy of your writ-

ten 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.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Default Date 12/01/2025

Dated on 10/22/25 STACY M. BUTTERFIELD, CLERK OF THE CIRCUIT COURT (SEAL) By: Chyeisha Crews

As Deputy Clerk Petitioner's/Plaintiff's Attorney: Christopher A. Desrochers, Esq., Christopher A. Desrochers, P.L., 2504 Ave. G NW, Winter Haven, FL 33880 (863) 299-8309. Email: cadlawfirm@hotmail.com Oct. 24, 31; Nov. 7, 14, 2025

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2022CA003801000000 REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs.

JANNIFER CHRISTIAN PIERRE FRANCOIS, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAKE CHRISTIAN, DECEASED, et al. Defendant(s).

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 DEVELOP-MENT; 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 www.polk.realforeclose.com, at 10:00 AM, on November 10, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 39, LAKEVIEW PARK, ACCORDING TO THE MAP OR PLAT THEREOF, AS RE- CORDED IN PLAT BOOK 50, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 39 QUEENS

CT, FROSTPROOF, FL 33843

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

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

Dated this 21 day of October, 2025. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 21-145342 - NaC

October 24, 31, 2025 25-01623K

--- SALES / ESTATE --

POLK COUNTY

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-3424 IN RE: ESTATE OF MICHAEL ANDREW EDDY A/K/A MICHAEL A. EDDY

Deceased.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.

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

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

The personal representative has no duty to discover whether any property

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT, IN

AND FOR POLK COUNTY, FLORIDA

PROBATE DIVISION

FILE NO.

532025CP003270A000BA

IN RE: ESTATE OF

MIGUEL SANTIAGO ZAPATA,

Deceased.

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 Divi-

sion, File Number 532025CP003270A-

000BA, the physical address of which

is: Clerk of Court, 255 N. Broadway Ave.

Bartow, FL 33830-3912 and the mail-

ing 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 address-

es of the personal representative and

the attorney for the personal repre-

other persons having claims or de-

mands against decedent's estate, in-

cluding 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 AF-

TER THE DATE OF SERVICE OF A

COPY OF THIS NOTICE ON THEM.

and other persons having claims or

demands against the decedent's es-

tate, including unmatured, contingent or unliquidated claims, must file

NOTICE OF SALE

PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT FOR THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

CASE NO. 2025CA-000452

JONNY ALPERN, CLAUDIO SASSI AND IRWIN R. MOGERMAN,

PINKY'S PURPOSE LLC a

Florida limited liability company

PARTIES IN POSSESSION #1

PARTIES,

Defendants.

Foreclosure:

27 East.

Legal Description:

BERNESHA P. HALL; UNKNOWN

NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclo-

sure 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 bid-

der for cash online at https://polk.

realforeclose.com at 10:00 a.m. on

November 21, 2025, the following de-

scribed property as set forth in and

pursuant to said Final Judgment of

, Etc.; AND UNKNOWN

All other creditors of the decedent

All creditors of the decedent and

sentative are set forth below.

held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

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

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

The date of first publication of this notice is October 24, 2025.

Personal Representative: /s/ Donna Carman 2767 Ravines Road

Middleburg, Florida 32068 Attorney for Personal Representative: /s/ William Ashton Scott, Attorney Florida Bar Number: 107406 Tolson & Associates, PA 462 Kingsley Ave., Ste. 101 ORANGE PARK, FL 32073 Telephone: (904) 269-0050 Fax: (904) 269-6119 E-Mail: office@tolsonandassociates.com

Secondary E-Mail susie@tolson and associates.comOctober 24, 31, 2025 25-01600K

SECOND INSERTION

NOTICE TO CREDITORS

(Formal Administration)

IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DÍVISION

File No.: 2025CP3569 IN RE: ESTATE OF

LORETTA SUE MCGOUGH,

Deceased.
TO ALL PERSONS HAVING CLAIMS

OR DEMANDS AGAINST THE

Petition for Formal Administration has

been filed in the estate of LORETTA

SUE MCGOUGH, deceased, File Num-

pending in the Circuit Court for Polk

County, Florida, Probate Division. the

address of which is 255 North Broad-

way Avenue, Bartow, Florida 33830;

that the decedent's date of death was

November 26, 2024; that the total val-

ue of the estate is unknow; and, that the

names and addresses of those to whom

it has been assigned by such order are:

Haines City, FL, 33844 ALL INTERESTED PERSONS ARE

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

NAME ADDRESS KATHRYN D. DEESE

NOTIFIED THAT:

12601 Jim Edwards Road

532025CP003569A000BA, is

YOU ARE HEREBY NOTIFIED that

ABOVE ESTATE:

THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SER-VICE 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. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

The date of the first publication of this Notice is: October 24th, 2025.

Person Giving Notice: [/s/ Kathryn D. Deese] KATHRYN D. DEESE Petitioner

Attorney for Person Giving Notice: DAVID WILSON IV, ESQUIRE FL Bar No. 0103204 THE WILSON ADVOCACY GROUP, P.A. P.O. Box 3142 Winter Haven, FL 33885 Phone: (863) 401-8155 Fax: (863) 401-9924 Primary: info@wilsonadvocacygroup.com

dw fourth@wilson advocacy group.comTertiary: adrian 'a@wilson advoca cygroup.com

Attorney for Petitioner 25-01625K October 24, 31, 2025

SECOND INSERTION

ALL CLAIMS NOT FILED WITH-IN THE TIME PERIODS SET PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) BARRED.

A personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Property Rights at Death Act as described in sections 732.216-732.228, applies, or may apply, unless a writ-

TION OF THIS NOTICE IS: October

/s/Veronica Henao, Personal Representative 3828 Alamanda Hills Lane,

Karl A. Burgunder, Attorney at Law, P.L. /s/Karl A. Burgunder Fla. Bar No. 980935 1490 Swanson Dr. Ste. 200 Oviedo, FL 32765 Telephone (407) 366-3555 karl@cfbizlaw.com

SECOND INSERTION their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICA-TION OF THIS NOTICE.

> FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS

> Uniform Disposition of Community ten demand is made by a creditor as specified under section 732.2211.

> THE DATE OF FIRST PUBLICA-24, 2025

> > Lakeland, FL 33813

Attorney for Personal Representative 25-01597K October 24, 31, 2025

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2024-CA-1735

MIDFLORIDA CREDIT UNION, THE ESTATE OF HAROLD MORALES A/K/A HAROLD C. MORALES A/K/A HAROLD CHESTER MORALES; THE UNKNOWN PERSONAL REPRESENATIVE OF THE ESTATE OF HAROLD MORALES A/K/A HAROLD C. MORALES A/K/A HAROLD CHESTER MORALES; THE UNKNOWN HEIRS 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 HAROLD CHESTER MORALES; AARON CONTREAS A/K/A AARON RENO CONTREAS; UNKNOWN SPOUSE OF AARON CONTREAS A/K/A AARON RENO CONTREAS; 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.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

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

CASE NO.: 2024CA003068000000

HECTOR ALFREDO MORALES

GONZALEZ; MAGNOLIA PARK

HOMEOWNERS ASSOCIATION

OF POLK COUNTY, INC.; ANY

CLAIMING BY, THROUGH,

UNDER AND AGAINST THE

AND ALL UNKNOWN PARTIES

HEREIN NAMED INDIVIDUAL

WHETHER SAID UNKNOWN

DEVISEES, GRANTEES, OR OTHER CLAIMANTS

PARTIES MAY CLAIM AN

Defendant(s).

DEFENDANT(S) WHO ARE NOT

KNOWN TO BE DEAD OR ALIVE,

INTEREST AS SPOUSES, HEIRS,

NOTICE IS HEREBY GIVEN that sale

will be made pursuant to an Order or

Final Judgment. Final Judgment was

awarded on October 6, 2025 in Civil

Case No. 2024CA003068000000, of

the Circuit Court of the TENTH Ju-

dicial 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 CLAIM-

ING 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

GONZALEZ; UNKNOWN SPOUSE

OF HECTOR ALFREDO MORALES

LAKEVIEW LOAN

SERVICING, LLC,

WAVERLY PLACE, a subdivision according to the plat thereof recorded in Plat Book 38, Page 23, of the Public Records of Polk County, Florida. Parcel Identification No.: 24-28-29-250200-003090 Property Address: 1638 Pineberry Street, Lakeland, Florida 33803 will be sold at public sale, to the highest and best bidder for cash, on-line at

www.polk.realforeclose.com, on November 14, 2025, at 10:00 a.m.

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

within sixty (60) days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled $court\ appearance,\ or\ immediately\ upon$ receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATE: October 21, 2025 Gregory A. Sanoba, Esquire Florida Bar No. 955930 Email: greg@sanoba.com Jose A. Morera II, Esquire Florida Bar No. 1019265 Email: joe@sanoba.com THE SANOBA LAW FIRM 422 South Florida Avenue Lakeland, Florida 33801 Phone: (863) 683-5353 Fax: (863) 683-2237 Attorneys for Plaintiff October 24, 31, 2025

25-01626K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE SECOND INSERTION **PURSUANT TO CHAPTER 45** The real property having a street ad-IN THE CIRCUIT COURT OF THE

Florida 33844. 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 remain-

dress of 1236 Avenue K, Haines City,

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.

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

Dated at Plantation, Florida this the 16th day of October, 2025. s/ Nancy D. Pelosi, Esq. Nancy D. Pelosi, Esquire Florida Bar No.: 503710 npelosi@pelosilaw.com Attorney for Plaintiffs NANCY D. PELOSI, P.A. 1250 SOUTH PINE ISLAND ROAD, SUITE 450 Plantation, Florida 33324 Tel: (954) 797-8088 | Fax: (954) 797-8083

25-01591K

October 24, 31, 2025

AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highbidder for cash at www.polk. realforeclose.com 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 & 2, ACCORDING TO THE MAP OR PLAT THERE-OF AS RECORDED IN PLAT BOOK 184. PAGE1, PUBLIC RECORDS OF POLK COUNTY. FLORIDA

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

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

Dated this 20th day of October, 2025. ALDRIDGE PITE, LLP Attorney for Plaintiff 401 W. Linton Blvd., Suite 202-B Delray Beach, FL 33444 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: /s/ Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1091-2840B

25-01615K

October 24, 31, 2025

SECOND INSERTION

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT, OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 2024-CA-004065 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs. BURKE ET AL., Defendant(s).

COUNT DEFENDANTS WEEK /UNIT

Notice is hereby given that on 11/10/25 at 10:00 a.m. Eastern time at www. polk.realforeclose.com, Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:

LOUISE BURKE BURKE and JOSEPH V. BURKE AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF JOSEPH V. BURKE BURKE AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF JOSEPH V. BURKE

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") , according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto Interest 1.923%, Use Period No./ Unit No. 27/0026, Building D II

ANNETTE WILLS WILLS and DENNIS THOMPSON AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTH-ER CLAIMANTS OF DENNIS THOMPSON THOMPSON AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF DENNIS THOMPSON

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") , according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto Interest 1.923%, Use Period No./ Unit No. 5/0006, Building A

III PHYLLIS WILSON WILSON and BARRY WILSON AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTH-ER CLAIMANTS OF BARRY WILSON WILSON AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF BARRY WIL-SON

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") , according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto Interest 1.923%, Use Period No./ Unit No. 26/0008, Building A

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

in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notifica-tion if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED this October 14, 2025.

JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 801Northpoint Parkway, Ste64West Palm Beach, FL 33407 Telephone (561) 478-0511 jaron@aronlaw.com October 24, 31, 2025

25-01592K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.:

532023CA006086000000 LOANDEPOT.COM, LLC, Plaintiff, v.

VINCENT A. HAWKINS, et al, Defendant(s).

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on October 9, 2025, and entered in Case No. 532023CA006086000000 in the Cir-

cuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein VINCENT A. HAWKINS, et al., are the Defendants. The Clerk of the Court, STACY M. BUTTERFIELD, CPA, will sell to the highest bidder for cash at www.polk.realforeclose.com on December 9, 2025, at 10:00am, the following described real property as set forth in said Final Judgment, to wit:

ALL THAT CERTAIN LAND SITUATED IN POLK COUNTY, FLORIDA, VIZ:

LOT 110 OF THE UNRECORD-ED PLAT OF FORESTBROOK, UNIT THREE, DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA AND RUN THENCE WEST-ERLY ALONG THE SOUTH BOUNDARY THEREOF 640.00 FEET TO THE POINT OF BEGINNING; THENCE DEFLECT 90° 11` 10" RIGHT AND RUN NORTHERLY 257.83 FEET; THENCE DE-FLECT 89° 58` LEFT AND RUN WESTERLY 170 FEET; THENCE DEFLECT 90° 02` LEFT AND RUN SOUTH-ERLY 258.47 FEET TO THE SOUTH BOUNDARY OF SAID NORTHEAST 1/4 OF THE NORTHWEST 1/4; THENCE EASTERLY ALONG SAID SOUTH BOUNDARY 170 FEET TO THE POINT OF BEGIN-NING. PARCEL ID:

 $23\hbox{-}29\hbox{-}15\hbox{-}000000\hbox{-}031140$ and commonly known as: 2720 EAST-BROOK DR., LAKELAND, FL 33811 (the "Property").
ANY PERSON CLAIMING AN IN-

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

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

GHIDOTTI | BERGER LLP Attorneys for Plaintiff 10800 Biscayne Blvd., Suite 201 Miami, FL 33161 Telephone: (305) 501-2808 Facsimile: (954) 780-5578 By: /s/ Johanni Fernandez-Marmol Jason Duggar, Esq. FL Bar No.: 83813 Christophal Hellewell, Esq. FL Bar No.: 114230 Anva E. Macias, Esq. FL Bar No.: 0458600 Tara Rosenfeld, Esq. FL Bar No.: 59454 Johanni Fernandez-Marmol, Esq. FL Bar No.: 1055042 Joe Hynes, Esq. FL Bar No.: 188654 Jimmy Edwards, Esq. FL Bar No.: 81855

fcpleadings@ghidottiberger.com October 24, 31, 2025

Lots 21 and 22, Block A, Lockhart & 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 34 of the Southwest 14 of the Northwest 1/4 of said Section 21, Township 27 South, Range