

--- ESTATE ---

FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act	as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is October 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. Fabbri, Esquire Florida Bar Number: 1022503 1030 W. Canton Ave., Suite 102 Winter Park, FL 32789 Telephone: (407) 574-8125 Fax: (407) 476-1101 E-Mail: ryan.saboff@familyfirstfirm.com E-Mail: chris.torchia@familyfirstfirm.com E-Mail: joe.fabbri@familyfirstfirm.com Secondary E-Mail: probate@familyfirstfirm.com Oct. 31; Nov. 7, 202525-01647K

FIRST INSERTION	
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. To: Robert Garnett (current whereabouts unknown) Steven Garnett (current whereabouts unknown) Charlotte Garnett (current whereabouts unknown) 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 ancillary 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 attorney employed by the petitioner. A beneficiary of this estate is not required to have an attorney or to file any document in order to receive the inheritance provided by law. However, if you are in doubt regarding your rights, you should consult your attorney. 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 service of a copy of the Notice of Administration on that person, or those objections are forever barred. The three (3) month time period may only be extended for estoppel based upon a misstatement by the personal representative regarding the time period within which an objection must be filed. The time period may not be extended for any other reason, including affirmative represen-	ation, failure to disclose information, or misconduct by the personal representative or any other person. Unless sooner barred by Section 733.212(3), all objections to venue or the jurisdiction of the court must be filed no later than the earlier of the entry of an order of final discharge of the personal representative or one (1) year after service of the Notice of Administration. A petition for determination of exempt 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 Notice of Administration on such person, or the date that is forty (40) days after the date of termination of any proceeding involving the construction, admission 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 deemed waived. 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 the Florida Probate Rules. /s/ Natalie Garnette-Hanna Natalie Garnette-Hanna, Petitioner /s/Christopher J. Leddy, Jr. Christopher J. Leddy, Jr., Esq. Attorney for Petitioner Florida Bar No.: 1022875 HEEKIN LAW, P.A. 7220 Financial Way Jacksonville, Florida 32256 Ph.: (904) 355-7000 Fax: (904) 222-5500 Email for Electronic Service: Chris@heekinlaw.com Oct. 31; Nov. 7, 202525-01671K

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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is: October 31, 2025. Signed on this 17th day of October, 2025. LOIS M. STORC A/K/A LOIS M. WESTBERRY-STORC Personal Representative 1120 State Road 557 Lake Alfred, FL 33850 /s/Morgan A. Robinson MORGAN A. ROBINSON Attorney for Personal Representative Florida Bar No. 1038923 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, 202525-01674K	
FIRST INSERTION	
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case No.: 2025CP-2926 IN RE: ESTATE OF ROBERT R. COPLEY, 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 attorney are set forth below. All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the Decedent and other persons having claims or demands against Decedent's estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice: October 31, 2025. Personal Representative JUDY ROBINSON 405 Shepard Avenue Dundee, Florida 33838 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, 202525-01661K	

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, INC., 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 accordance 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 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 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, 202525-01637K
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, Plaintiff, vs. 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 as required by § 45.031, Florida Statutes, the following described property as set forth in said Final Judgment of Foreclosure, to-wit: The North ½ 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, 202525-01663K
FIRST INSERTION	
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 532025CA002934A000BA AMWEST FUNDING CORP, Plaintiff, v. LUCIANO CORREA BARTONELI; et al, Defendant(s). To the following Defendant(s): LUCIANO CORREA BARTONELI (Last Known Address: 4763 Bernard Boulevard, Haines City, FL 33844) UNKNOWN SPOUSE OF LUCIANO CORREA BARTONELI (Last Known Address: 4763 Bernard Boulevard, Haines City, FL 33844) UNKNOWN TENANT #1 (Last Known Address: 4763 Bernard Blvd, Haines City, FL 33844) UNKNOWN TENANT #2 (Last Known Address: 4763 Bernard Blvd, Haines City, FL 33844) YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property: LOTS 1 THROUGH 4, AND LOTS 52 THROUGH 78, BLOCK 1, INCLUSIVE, LOTS 27 THROUGH 34, BLOCK	2, INCLUSIVE, LOTS 1 THROUGH 5, BLOCK 3, IN- CLUSIVE, LOTS 1 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 written 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 AND TRUSTEES OF DENNIS RALPH NANCE, DECEASED, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, AND AGAINST THE NAMED DEFENDANTS LAST KNOWN ADDRESS: UNKNOWN CURRENT ADDRESS: UNKNOWN TO: THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNS, CREDITORS, LIENORS, AND TRUSTEES OF PATRICIA Y. NANCE AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, AND AGAINST THE NAMED DEFENDANTS LAST KNOWN ADDRESS: UNKNOWN CURRENT ADDRESS: UNKNOWN TO: JAMES CHRISTOPHER NANCE LAST KNOWN ADDRESS: 1208 PRICE AVENUE, AUBURNDALE, FL 33823 CURRENT ADDRESS: UNKNOWN TO: JAMES RALPH NANCE LAST KNOWN ADDRESS: 1208 PRICE AVENUE, AUBURNDALE, FL 33823 CURRENT ADDRESS: UNKNOWN YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Polk County, Florida, to foreclose certain real property described as follows: LOT 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, PUBLIC RECORDS OF POLK
FIRST INSERTION	
NOTICE OF ACTION IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2025CA001842A000BA SERVBANK, SB Plaintiff(s), vs. BENJAMIN S. CARRA/K/A BENJAMIN P. CARR; MELISSA P. CARRA/K/A MELISSA S. CARR; THE UNKNOWN SPOUSE OF BENJAMIN S. CARR A/K/A BENJAMIN P. CARR; THE 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 #1208, DATED JANUARY 07, 2025, WITH TRIDENT ASSET MANAGEMENT, LLC, A 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, LIENORS, AND TRUSTEES OF PATRICIA Y. NANCE AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, AND AGAINST THE NAMED DEFENDANTS; THE UNKNOWN TENANT IN POSSESSION, Defendant(s). TO: THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNS, CREDITORS, LIENORS,	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, 2025. 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, 202525-01656K



SAVE

TIME

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ACTIONS / SALES---

FIRST INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 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; AMERICA'S WHOLESALE LENDER; CASTLE CREDIT CO HOLDINGS, LLC are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 18, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 78, SUNDANCE VILLAGE I PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 105, PAGES 47 AND 48, OF THE	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 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: fmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 24-187862 - MiM Oct. 31; Nov. 7, 202525-01664K

FIRST INSERTION	
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 capacity but as trustee for NRZ Pass-Through Trust XVI-B, Plaintiff, vs. SHIRLEY ARMSTEAD, an individual, and UNKNOWN TENANT, Defendant. NOTICE IS HEREBY GIVEN pursuant to the Default Final Judgment of Foreclosure, entered on September 9, 2025, and that certain Order Canceling 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. Butterfield, CPA, will sell to the highest and best bidder for cash on December 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 follows: Lot 379, FOREST LAKE PHASE 1, according to the plat as recorded in Plat Book 183, Pages 17 through 21, of the Public Records of Polk County, Florida.	IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. /s/ David E. Peterson David E. Peterson Florida Bar No. 0373230 Lowndes, Drosdick, Doster, Kantor & Reed, P.A. 215 North Eola Drive Orlando, Florida 32801 Telephone: 407-843-4600 Facsimile: 407-843-4444 david.peterson@lowndes-law.com anne.fisher@lowndes-law.com litcontrol@lowndes-law.com Attorneys for Plaintiff Oct. 31; Nov. 7, 202525-01640K

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. 2024CA003566000000 PLANET HOME LENDING, LLC, 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 ALEJANDRO ALEJANDRO; MARIA DEL CARMEN SANTIAGO GONZALEZ; MARIO OSCAR RIVERA SEPULVEDA A/K/A MARIO O. RIVERA SEPULVEDA; UNKNOWN SPOUSE OF WILFREDO ALEJANDRO ALEJANDRO 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, ACCORDING 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 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: fmail@raslg.com By: \S\Amanda Murphy Amanda Murphy, Esquire Florida Bar No. 81709 Communication Email: amanda.murphy@raslg.com 24-220956 - ErS Oct. 31; Nov. 7, 202525-01641K

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 Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: BEGIN AT THE NORTH-WEST CORNER OF LOT 2 IN BLOCK 29, OF LAKE ALFRED, FLORIDA, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 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, 2025. 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, 202525-01660K

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 GIVEN 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 UNDIVIDED INTEREST IN TRACTS, A&B ROLLINGLEN PHASE FOUR, ACCORDING 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 SHADYGLEN DRIVE, LAKELAND, FLORIDA 33810 (THE PROPERTY). 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, 202525-01639K

FIRST INSERTION	
NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2023-CA-006882 MCLP ASSET COMPANY, INC., Plaintiff, v. 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 HILLS SOUTH HOMEOWNERS ASSOCIATION, 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: 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 INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. IMPORTANT If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated: This 23rd day of October, 2025. Respectfully submitted, HOWARD LAW 4755 Technology Way, Suite 104 Boca Raton, FL 33431 Telephone: (954) 893-7874 Facsimile: (888) 235-0017 Designated Service E-Mail: Pleadings@HowardLaw.com By: /s/ Matthew B. Klein Matthew B. Klein, Esq. Florida Bar No.: 73529 E-Mail: Matthew@HowardLaw.com Oct. 31; Nov. 7, 202525-01638K

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 ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RICHARD SMITH, DECEASED; KELLY SMITH A/K/A KELLY A. SMITH A/K/A KELLEY SMITH A/K/A KELLEY A. SMITH; CITY OF WINTER HAVEN, FLORIDA; JOHN SCOTT TAPLEY; HARLAN D. TAPLEY JR; KRISTIE E. TAPLEY; 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 follow-	ing 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: fmail@raslg.com 24-205191 - EuE Oct. 31; Nov. 7, 202525-01665K

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 KENNY 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, 202525-01655K	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 RECORDS OF POLK COUNTY, FLORIDA. and commonly known as: 1920 ELOISE 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 DECEMBER 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, 202525-01642K

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--- ESTATE ---			
FIRST INSERTION			
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 WITHIN 3 MONTHS AFTER THE DATE OF	
--- ACTIONS / SALES ---			
FIRST INSERTION		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 TARNOWSKA. 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 as: Parcel ID: 27-30-27-000000-022080 TRACT NO. 372: THE EAST 330 FEET OF THE WEST 3630 FEET OF THE NORTH 165 FEET OF THE SOUTH 990 FEET OF THE EAST ¾ 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		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, ESQUIRE, Plaintiff's attorney, 4260 SE Federal Highway, Stuart, Florida 34997 Oct. 31; Nov. 7, 202525-01673K	
FIRST INSERTION		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., Defendant. 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 23-07094FL Oct. 31; Nov. 7, 202525-01675K		NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO.: 2023-CA-007052 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. RHONDA MICHELLE AKA RHONDA RICHELLE MICHELLE AKA RHONDA R. MICHELLE, et al, 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, TRANQUILITY PARK SECOND RE -PLAT , A SUBDIVISION ACCORDING 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 day of OCT 28 2025. Stacy M. Butterfield, CPA Clerk of Court (SEAL) By: Ruthy Pacheco Deputy Clerk RENE S. GRIFFITH, ESQUIRE, Plaintiff's attorney, 4260 SE Federal Highway, Stuart, Florida 34997 Oct. 31; Nov. 7, 202525-01673K	
FIRST INSERTION		FIRST INSERTION	
NOTICE OF FORECLOSURE SALE 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, et al, 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, TRANQUILITY PARK SECOND RE -PLAT , A SUBDIVISION ACCORDING 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: 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, 202525-01668K		NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA 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 JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff and DIANNA L. SUNAILITUS, 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 Judgment, to-wit: Lot 169, Wind Meadows, as per plat thereof, recorded in Plat Book 139, Page 11, of the Public Records of Polk County, Florida. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 146803 23-08149FL Oct. 31; Nov. 7, 202525-01676K	

--- 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, Plaintiff, v. 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: LOT 431 HAMMOCK RESERVE PHASE 2, ACCORDING TO THE PLAT THEREOF 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	
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, call 711. WITNESS my hand and the seal of this Court this 24th day of October, 2025. Stacy M. Butterfield As Clerk of the Court (SEAL) By Sebastian Irlanda As Deputy Clerk Kelley Kronenberg, Attorney for Plaintiff, 10360 West State Road 84, Fort Lauderdale, FL 33324 Oct. 31; Nov. 7, 2025 25-01659K	

SUBSEQUENT INSERTIONS

--- SALES/ PUBLIC SALES --

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. 2023CA005120000000 ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., Plaintiff, vs. THOMAS BALLI A/K/A THOMAS CHRISTOPHER BALLI A/K/A THOMAS CHRISTOPHER BALLI, et al., Defendant. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 13, 2025 in Civil Case No. 2023CA005120000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. is Plaintiff and Thomas Balli a/k/a Thomas Christopher Balli a/k/a Thomas Christopher Balli, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 10th day of November, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:	
Lot 15, Wildwood I, according to the map or plat thereof, as recorded in Plat Book 79, Page(s) 13 and 14, of the Public Records of Polk County, Florida. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. /s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 146803 23-06399FL October 24, 31, 2025 25-01593K	

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 E.S. 715.109: A 1985 TWIN mobile home bearing the vehicle identification numbers T24717511A and T24717511B and all personal items located inside the mobile home. Last Tenant: Judith R. St. Jean and A. Brent Geohagan, Esq. Sale to be held at: Royal Palm Village, 3000 US Highway 17/92 West, Haines City, Florida 33844, 863-422-1086. October 24, 31, 2025 25-01636K	
HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER CALL 941-906-9386 and select the appropriate County name from the menu option OR E-MAIL: legal@businessobserverfl.com Business Observer 11/02/23	

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. 2024CA0012840000000 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. 2024CA0012840000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING LLC is Plaintiff and Ivelisse Lastra, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 10th day of November, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: 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: MRService@mccalla.com Fla. Bar No.: 146803 24-09393FL October 24, 31, 2025 25-01595K	

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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.	
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 Telephone: 813-265-0100 Email: rhines@hnh-law.com Secondary Email: jrivera@hnh-law.com October 24, 31, 2025 25-01608K	

SECOND INSERTION	
NOTICE OF ACTION IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2025CC006624 WOODS RANCHING AND FARMING TRACTS PROPERTY OWNER'S ASSOCIATION, INC., A Florida Not-For-Profit Corporation, Plaintiff, v. CHRISTIAN G. ARAYA DELGADO Defendants. TO: CHRISTIAN G. ARAYA DELGADO 342 Creekwood Run Lakeland, FL 33809 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 property described herein. YOU ARE HEREBY NOTIFIED that an action seeking to foreclose a homeowner association assessment lien has been filed on the following described property: 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 Creekwood Run, Lakeland, FL 33809 has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on WOODS RANCHING AND FARMING TRACTS PROPERTY OWNER'S ASSOCIATION, INC., c/o Karen J. Wonsetler, Esq., The Law Office of Wonsetler & Webner, P.A., 717 N. Magnolia Avenue, Orlando, FL 32803 October 24, 31, 2025 25-01596K	

SUBSEQUENT INSERTIONS	
--- ACTIONS / SALES / ESTATE ---	
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 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 the Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SER-	
VICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and persons having claims or demands against the estate of the decedent must file their claims with this Court WITHIN 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@lesnaples.com October 24, 31, 2025 25-01624K	

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-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 pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF	
THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, 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: 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 25-01629K	

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, Deceased. The administration of the estate of Catherine M. Crimmings, 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. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME 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	

Q&A

What is a public notice?

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

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

11/18/23_734

ACTIONS/ ESTATE --

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 below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS
NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent s death by the decedent or the decedent s surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. 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) 585-5283 e-mail: wjt@Twyfordlawllc.com October 24, 31, 2025 25-01632K

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR 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 WITHIN THREE (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 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. Co-Personal Representatives: ADAM L. KENT 4142 Becky St. Middleburg, Florida 32068 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 Fax: 904-475-2121 October 24, 31, 2025 25-01598K

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.: 532024CA002242000000 LOANDEPOT.COM, LLC, Plaintiff, v. WILLIAMS E. PHELPS, et al, Defendant(s). NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure 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, WILLIAMS 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 following described real property as set forth in said Final Judgment, to wit: LOT 43, COUNTRY OAKS OF LAKELAND, ACCORDING TO THE MAP OR PLAT THEREOF, 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 INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF
THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. GHIDOTTI BERGER LLP Attorneys for Plaintiff 10800 Biscayne Blvd., Suite 201 Miami, FL 33161 Telephone: (305) 501-2808 Facsimile: (954) 780-5578 By: /s/ Johanni Fernandez-Marmol Jason Duggar, Esq. FL Bar No.: 83813 Christophal Hellewell, Esq. FL Bar No.: 114230 Anya E. Macias, Esq. FL Bar No.: 0458600 Tara Rosenfeld, Esq. FL Bar No.: 59454 Johanni Fernandez-Marmol, Esq. FL Bar No.: 1055042 Joe Hynes, Esq. FL Bar No.: 188654 Jimmy Edwards, Esq. FL Bar No.: 81855 fcpleadings@ghidottiberger.com October 24, 31, 2025 25-01634K

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-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 below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS
NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent s death by the decedent or the decedent s surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. 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 demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS
NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent s death by the decedent or the decedent s surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. 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 AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, Defendant(s). NOTICE OF SALE IS HEREBY GIVEN 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, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 16, WINDRIDGE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 128,
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 mortgage. Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated: 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 October 24, 31, 2025 25-01606K

THIRD INSERTION
NOTICE OF ACTION FOR TEMPORARY CUSTODY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA FAMILY LAW DIVISION Case No: 25-DR-6233 Stacy Guy, Petitioner/Grandmother, and Megan Spivey-Guy, Mother, and Matthew Delessio, Father. To: Megan Spivey-Guy 1406 Princess Tree Court Haines City, Florida 33844 YOU ARE NOTIFIED that an action for temporary custody has been filed for your legal child and that you are required to serve a copy of your written defenses, if any, to it on Stacy Guy, through attorney, Stephanie Koether, Esquire 1115 E. Cass Street, Tampa, Florida 33602, on or before October 24, 2025, and file the original with the clerk of this Court at 255 N. Broadway Ave., Bartow, Florida 33830, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.
Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address on record at the clerk's office. WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. DATED: 10/01/25 Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) By: Karina Mascorro Deputy Clerk Stephanie Koether, Esquire 1115 E. Cass Street, Tampa, Florida 33602 Oct. 17, 24, 31; Nov. 7, 2025 25-01590K

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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is October 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 October 24, 31, 2025 25-01599K

SECOND INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL 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 SERVICE OF A COPY OF THIS NOTICE ON THEM.
VICE OF A COPY OF THIS NOTICE ON THEM. 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 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: Jane Jackson McEnerney 21790 Country Woods Drive Fairhope AL 36532 Attorney for Personal Representative: R. Anderson Maddox randymmaddox.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 CORPORATION is Plaintiff and James U Roux a/k/a James Roux a/k/a James Uzell Roux, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 10th day of November, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: 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: MRSservice@mccalla.com Fla. Bar No.: 146803 23-08776FL October 24, 31, 2025 25-01594K

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SALES / ACTIONS --

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 wit: LOT 34, MARIANA WOODS UNIT 3, ACCORDING TO PLAT THEREOF, AS RECORDED IN PLAT BOOK 46, PAGE 2, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 612 MARIANNA RD, AUBURN-DALE, FL 33823 IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST	
FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 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 October 24, 31, 2025	25-01607K

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; UNKNOWN SPOUSE OF ROGER HAEDO; UNKNOWN SPOUSE OF SALLY HAEDO are defendants, Stacy 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, ACCORDING 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 Fort Meade, FL 33841	
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.	
THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.	
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.	
Kelley Kronenberg 10360 W State Rd 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 /s/ Jordan Weinstein FBN: 1039538 Service E-mail: ftrealprop@kelleykronenberg.com File No: 02400419	
October 24, 31, 2025	25-01620K

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 wit: LOT 2, DEERFIELD EAST, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 83, PAGE(S) 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 5870 BAMBI DR, LAKELAND, FL 33809 IF YOU ARE A PERSON CLAIM-	
ING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.	
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.	
Dated this 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 24-01032 October 24, 31, 2025	25-01622K

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

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, RECORDED IN PLAT BOOK 139, PAGE 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Also known as 2025 CHICKADEE ST, BARTOW, FL 33830. has been filed against you and you are required to serve a copy of your written	
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 Mortgageor, the Mortgagee or 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.	
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

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2020-CA-000396 AMERIHOME MORTGAGE COMPANY, LLC, Plaintiff, v. BENJAMIN FRANCISCO MALDONADO AYALA, et al., Defendants. 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 highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: Lot 69, St. James Crossing, according to the map or plat thereof, as recorded in Plat Book 149, Page(s) 44 and 45, of the Public Records of Polk County, Florida. Property Address: 4669 Osprey Way, Winter Haven, FL 33881 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above. 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 the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgageor, the Mortgagee or the Mortgagee's attorney.	
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

SECOND INSERTION	
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 SHELLPOINT MORTGAGE SERVICING, 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, CREDITORS, LIENORS AND TRUSTEES OF THE ESTATE OF JOSE GONZALEZ, DECEASED (RESIDENCE UNKNOWN) YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 15, BLOCK 1, SUN RAY HOMES PLAT NUMBER THREE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 46, PAGE	
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	
October 24, 31, 2025	25-01617K

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, TONETHIA HAWTHORNE, DENESE TUCKER, AKEVA SOUTHALL, and ZAKI HAWTHORNE, by and through her Natural Guardian, ZELICA SULLIVAN, 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 1/2 of the NW 1/4 of the NE 1/4 of Section 9, Township 29 South, Range 27 East, lying and being in Polk County, Florida. has been filed against you and that you are required to serve a copy of your written	
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	25-01635K

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 DEVELOPMENT; THEODORA BARNETT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at 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

