

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File Number 53-2020-CP-000884
IN RE: ESTATE OF
ROSIA LEE TAYLOR,
Also known as Rosie Lee Taylor,
Deceased.

The administration of the Estate of Rosia Lee Taylor, also known as Rosie Lee Taylor, whose date of death was October 23, 2018 is pending in File Number 53-2020-CP-000884, in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer No. CC4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including, but not limited to, unmatured, contingent, or unliquidated claims, 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 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 decedent's estate, including, but not limited to, unmatured, contingent, or unliquidated claims, must file their claims with this court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

ALL CLAIMS, DEMANDS AND OBJECTIONS NOT SO FILED WILL BE FOREVER BARRED.

The date of the first publication of this Notice is April 9, 2021.

Personal Representative:
CAROLYN ETHERIDGE
1664 E. 75th St.

Cleveland, Ohio 44103

Attorney for Personal Representative:
BOYER, TANZLER & SUSSMAN, P.A.
By: Herbert T. Sussman, Attorney
Florida Bar No. 306320
210 East Forsyth Street
Jacksonville, Florida 32202
Telephone: (904) 358-3030
Herbertsussman@aol.com
Herbert_sussman@yahoo.com
April 9, 16, 2021 21-00472K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.:
2021-CP-000500-0000-XX
Division: PROBATE
IN RE: ESTATE OF
LEMINH THI DINH
Deceased.

The administration of the estate of LEMINH THI DINH A/K/A LEMINH T. DINH A/K/A LEMINH DINH AN, deceased, whose date of death was June 26, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN 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 April 9, 2021.

Personal Representative:

Anh Nhat Lam

20304 Scenery Drive

Germantown, Maryland 20876

Attorney for Personal Representative:
/s/ SHANNON R. CAMPBELL
Shannon R. Campbell, Esq.
Attorney for Petitioner
Florida Bar Number: 57440
1420 Gay Road
Winter Park, FL 32789
Telephone: (407) 961-7100
E-Mail: shannon@lawatpremier.com
Secondary E-Mail:
nancy@lawatpremier.com
April 9, 16, 2021 21-00473K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
Case Number: 21CP-1013
IN RE: ESTATE OF
James Edward Knechtel
deceased.

The administration of the estate of James Edward Knechtel deceased, Case Number 21CP-1013, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set 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 has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO 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 is April 9, 2021.

Terri Knechtel Toner

Personal Representative

Address: 5 Chipmunk Lane

North Oaks, MN 55127

MICHAEL H. WILLISON, P.A.

Michael H. Willison, Esquire

114 S. Lake Avenue

Lakeland, Florida 33801

(863) 687-0567

Florida Bar No. 382787

mwillison@mwillison.com

Attorney for Personal Representative

April 9, 16, 2021 21-00482K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-564
IN RE: ESTATE OF
EDWIN MANUEL MOUNIER,
Deceased.

The administration of the estate of EDWIN MANUEL MOUNIER, deceased, whose date of death was January 7, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO 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 de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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: April 9, 2021.

RICHARD MOUNIER

Personal Representative

948 2nd Street S.E.

Winter Haven, FL 33880

Robert D. Hines, Esq.

Attorney for Personal Representative

Florida Bar No. 0413550

Hines Norman Hines, P.L.

1312 W. Fletcher Avenue, Suite B.

Tampa, FL 33612

Telephone: (813)265-0100

Email: rhines@hnh-law.com

Secondary Email:

mmerkel@hnh-law.com

April 9, 16, 2021 21-00483K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 20-CP-3632
IN RE: ESTATE OF
CATHERINE A. PURVIS,
Deceased.

The administration of the estate of CATHERINE A. PURVIS, deceased, whose date of death was September 14, 2019, 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: April 9, 2021.

CAREN PURVIS

Personal Representative

121 Lake Pointe Drive

Mulberry, FL 33860

Robert D. Hines, Esq.

Attorney for Personal Representative

Florida Bar No. 0413550

Hines Norman Hines, P.L.

1312 W. Fletcher Avenue,

Suite B.

Tampa, FL 33612

Telephone: (813)265-0100

Email: rhines@hnh-law.com

Secondary Email:

mmerkel@hnh-law.com

April 9, 16, 2021 21-00481K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2021-CP-000371-0000-XX
IN RE: ESTATE OF
DELBERT GARY SHELTON,
Deceased.

The administration of the estate of DELBERT GARY SHELTON, deceased, whose date of death was December 2, 2020, 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.

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: April 9, 2021.

SHERRI BOZEMAN

Personal Representative

655 N. Todhunter Way

Lake Alfred, FL 33850

Robert D. Hines, Esq.

Attorney for Personal Representative

Florida Bar No. 0413550

Hines Norman Hines, P.L.

1312 W. Fletcher Avenue, Suite B

Tampa, FL 33612

Telephone: 813-265-0100

Email: rhines@hnh-law.com

Secondary Email:

jrvera@hnh-law.com

April 9, 16, 2021 21-00468K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2021-CP-000361-0000-XX
IN RE: ESTATE OF
CAROL LOUISE MAXIAN,
Deceased.

The administration of the estate of CAROL LOUISE MAXIAN, deceased, whose date of death was June 28, 2020, 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 de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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: April 9, 2021.

JOHN MAXIAN

Personal Representative

9420 Ultra Drive

Lakeland, FL 33810

Robert D. Hines, Esq.

Attorney for Personal Representative

Florida Bar No. 0413550

Hines Norman Hines, P.L.

1312 W. Fletcher Avenue,

Suite B

Tampa, FL 33612

Telephone: 813-265-0100

Email: rhines@hnh-law.com

Secondary Email:

jrvera@hnh-law.com

April 9, 16, 2021 21-00469K

FIRST INSERTION

Notice Under Fictitious Name Law
Pursuant to Section 865.09,
Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Fritango Nicaraguan Cuisine : Located at 1727 James Pointe Dr : Polk County in the City of Bartow : Florida, 33830-

3304 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Bartow Florida, this April day of 01, 2021
Marimer Llc
(fritango Nicaraguan Cuisine)
April 9, 2021 21-00478K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of T-Fashion, located at Po box 706, in the City of Lake Alfred, County of Polk, State of FL, 33850, intends to

register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 6 of April, 2021.
Terlyn King
Po box 706
Lake Alfred, FL 33850
April 9, 2021 21-00491K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File Number 53-2021-CP-550
IN RE: ESTATE OF
RUPERT AUGUSTUS CAMERON,
Deceased.

The administration of the Estate of Rupert Augustus Cameron, whose date of death was October 31, 2020 is pending in File Number 53-2021-CP-550, in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer No. CC4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including, but not limited to, unmatured, contingent, or unliquidated claims, 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 WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the decedent's estate, including, but not limited to, unmatured, contingent, or unliquidated claims, must file their claims with this court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

ALL CLAIMS, DEMANDS AND OBJECTIONS NOT SO FILED WILL BE FOREVER BARRED.

The date of the first publication of this Notice is April 9, 2021.

Personal Representative:

Linda Cameron

3139 Country Club Circle

Winter Haven, Florida 33881

Attorney for Personal Representative:

BOYER, TANZLER

& SUSSMAN, P.A.

By: Herbert T. Sussman, Attorney

Florida Bar No. 306320

210 East Forsyth Street

Jacksonville, Florida 32202

Telephone: (904) 358-3030

Herbertsussman@aol.com

Herbert_sussman@yahoo.com

April 9, 16, 2021 21-00471K

FIRST INSERTION

Notice Under Fictitious Name Law
Pursuant to Section 865.09,
Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of B&J Cleaning.Co : Located at 444 Fish Hawk Dr : Polk County in the City of Win-

ter Haven : Florida, 33884-4172 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Winter Haven Florida, this April day of 06, 2021
Jabbar Jovanca J
April 9, 2021 21-00493K

**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



**SAVE
TIME**

E-mail your Legal Notice
legal@businessobserverfl.com

FIRST INSERTION

NOTICE OF SALE
Affordable Self Storage of Bartow
1515 Centennial Blvd.
Bartow, FL 33830
(863)533-5597

Personal property consisting of sofas, TV's, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes:

Self-Storage Act, Sections 83.806 & 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required, if applicable

C033 P. Maddox
E006 T. Sullivan
E011 C. Martin
F003 K. Peed
Units will be listed on www.storagetreasures.com Auction ends on April 26, 2021 @11:00 AM or after
April 9, 16, 2021 21-00492K

FIRST INSERTION

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

Case No.: 2020-CA-003625
MADISON ALAMOSA HECM, LLC,
Plaintiff, -vs-
THE LUCILLE OTTENHAUSEN
TRUST, TRUST DATED 4/10/96;
UNKNOWN SUCCESSOR
TRUSTEE OF THE LUCEILLE
OTTENHAUSEN TRUST, TRUST
DATED 4/10/96; UNKNOWN
BENEFICIARIES OF THE
LUCILLE OTTENHAUSEN
TRUST, TRUST DATED 4/10/96;
THE SECRETARY OF HOUSING
AND URBAN DEVELOPMENT;
UNKNOWN TENANT 1;
UNKNOWN TENANT 2,
Defendant,

Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, the Clerk of the Circuit Court will sell the property situate in Polk County, Florida, described as:

LOT 2, BLOCK F OF ROYAL OAK MANOR, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 43, PAGE(S) 12, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, at 10:00 a.m. on May 6, 2021.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FUNDS

FROM THIS 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 IN ACCORDANCE WITH SECTION 45.031(1)(a), FLORIDA STATUTES.

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

DATED this 6th day of April, 2021
Jeffrey C. Hakanson, Esquire
For the Court
/s/ Jeffrey C. Hakanson
JEFFREY C. HAKANSON, ESQUIRE
Florida Bar No. 0061328
JAMES W. ELLIOTT
Florida Bar No. 40961
Primary E-mail:
Jeff@mcintyrefirm.com
Secondary E-mail:
JCHservice@mcintyrefirm.com
McIntyre Thanasides Bringgold Elliott Grimaldi Guito & Matthews, P.A.
500 E. Kennedy Blvd., Suite 200
Tampa, Florida 33602
813-223-0000 Tel.;
813-899-6069 Fax
Attorneys for Plaintiff
April 9, 16, 2021 21-00488K

FIRST INSERTION

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

Case No. 2020CA003339
WAUCHULA STATE BANK,
106 East Main Street
Wauchula, FL 33873
Plaintiff, vs.
SILVIA LETICIA SALDANA
157 Hilton Road
Bowling Green, FL 33834
AND

THE ESTATE OF PEDRO JIMENEZ
a/k/a PEDRO JIMENEZ-GARAY,
DECEASED, THE UNKNOWN
SPOUSE, HEIRS, DEVISEES,
GRANTEES, CREDITORS, AND
ALL OTHER PARTIES CLAIMING
BY, THROUGH, UNDER OR
AGAINST PEDRO JIMENEZ
a/k/a PEDRO JIMENEZ-GARAY,
DECEASED; and all unknown
natural persons if alive, and if
dead or not known to be alive or
dead, their several and respective
unknown spouses, heirs, devisees,
grantees and creditors, or other
parties claiming by, through, or
under those unknown natural
persons; and the several and
respective unknown assigns,
successors in interest, trustees or any
other person claiming by, through,
under, or against any corporation
or other legal entity named as
the Defendant; and all claimants,
persons, or parties, natural or
corporate, or whose exact legal
status is unknown,
AND

THE ESTATE OF ZULEMA A.
JIMENEZ, DECEASED, THE
UNKNOWN SPOUSE, HEIRS,
DEVISEES, GRANTEES,
CREDITORS, AND ALL
OTHER PARTIES CLAIMING
BY, THROUGH, UNDER OR
AGAINST ZULEMA A. JIMENEZ
Y, DECEASED; and all unknown
natural persons if alive, and if
dead or not known to be alive or
dead, their several and respective
unknown spouses, heirs, devisees,
grantees and creditors, or other
parties claiming by, through, or
under those unknown natural
persons; and the several and
respective unknown assigns,
successors in interest, trustees or any
other person claiming by, through,
under, or against any corporation
or other legal entity named as
the Defendant; and all claimants,
persons, or parties, natural or
corporate, or whose exact legal
status is unknown,
AND

CAVALRY SPV I, LLC, AS
ASSIGNEE OF CITIBANK, N.A.,
500 Summit Lake Drive, Suite 400
Valhalla, NY 10595
Defendants.

NOTICE IS GIVEN that pursuant to a SUMMARY FINAL JUDGMENT OF FORECLOSURE AND TAXATION OF ATTORNEY'S FEES AND COSTS dated March 23, 2021, in the above styled cause, I will sell to the highest and best bidder at public sale, the following described property situated in Polk County, Florida described as:

SEE EXHIBIT "A"
ATTACHED HERETO
Exhibit "A"

PARCEL 1:
Lots 22 through 25, inclusive,
Block A, NORTH SIDE ADDI-
TION, according to the map or
plat thereof as recorded in Plat
Book 21, Page 31, Public Re-
cords of Polk County, Florida.
TOGETHER with a 1972 SUMI
Mobile Home having Identifica-
tion No. 2638 (Title #5885023)
Parcel ID: 333225-487000-
001220

FIRST INSERTION

Notice is hereby given that TO HONOR GOD LLC, OWNER, desiring to engage in business under the fictitious name of ORI ENERGY located at 7015 HONEYUCKLE DR, LAKE LAND, FLORIDA 33813 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
April 9, 2021 21-00475K

FIRST INSERTION

Notice is hereby given that RSR INDUSTRIAL COATINGS, INC., OWNER, desiring to engage in business under the fictitious name of RSR INDUSTRIAL GROUP located at 1577 CENTENNIAL BOULEVARD, BARTOW, FLORIDA 33830 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
April 9, 2021 21-00476K

FIRST INSERTION

Notice is hereby given that EDWARD C SMITH, OWNER, desiring to engage in business under the fictitious name of SMITH'S WATER SERVICES located at 338 GRETNA LANE, WINTER HAVEN, FLORIDA 33880 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
April 9, 2021 21-00474K

Commonly Known as 189 Hilton Road, Bowling Green, FL 33834
AND
PARCEL 2:

Lots 30, 31, 32 and 33, inclusive,
Block A, NORTH SIDE ADDI-
TION, according to the map or
plat thereof as recorded in Plat
Book 21, Page 31, Public Records
of Polk County, Florida, LESS
maintained right of way for Hilton
Road
Parcel ID: 333225-487000-
001300

Commonly Known as vacant lots on Hilton Road, Bowling Green, FL 33834
AND
PARCEL 3:

Lots 26, 27, 28 and 29, inclusive,
Block A, NORTH SIDE ADDI-
TION, according to the map or
plat thereof as recorded in Plat
Book 21, Page 31, Public Records
of Polk County, Florida, LESS
maintained right of way for Hilton
Road. TOGETHER WITH a
1985 Cast Doublewide Mobile
Home having Identification No.
ZZF1012A (Title #43571191),
and Identification No. ZZF1012B
(Title #43571201)
Parcel ID: 333225-487000-
001260

Commonly Known as 157 Hilton Road, Bowling Green, FL 33834
AND
PARCEL 4:

Lots 26 through 30, inclusive,
Block 1, DIXIE HIGHWAY
HOMESITES UNIT NO. 2, ac-
cording to the map or plat there-
of as recorded in Plat Book 17,
Page 14, Public Records of Polk
County, Florida, LESS main-
tained right of way for Hilton
Road
Parcel ID: 333225-488000-
001260

Commonly Known as 302 Hillcrest, Fort Meade, FL 33841

for cash, at www.polk.realforeclose.com, on April 27, 2021, at 10:00 A.M. The highest bidder shall immediately post with the Clerk, a deposit equal to five percent (5%) of the final bid. The deposit must be cash or cashier's check payable to the Clerk of the Court. Final payment must be made on or before 12:00 P.M. (Noon) the day following the sale by cash or cashier's check.

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

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

Dated this 2nd day of April, 2021.

Submitted by:
Ables, Craig & LeConey
Attorneys for Plaintiff
551 South Commerce Avenue
Sebring, Florida 33870-3869
Telephone: (863) 385-0112
service@heartlandfloridalaw.com
BRANDON S. CRAIG
Florida Bar No.: 0085800
April 9, 16, 2021 21-00467K

FIRST INSERTION

Notice Under Fictitious Name Law
Pursuant to Section 865.09,
Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Barbell Activewear : Located at 402 Birksdale Ct : Polk County in the City of Winter Haven : Florida, 33884-1206 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Winter Haven Florida, this April day of 01, 2021
Bell Crystal Lee
April 9, 2021 21-00487K

FIRST INSERTION

Notice Under Fictitious Name Law
Pursuant to Section 865.09,
Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Prince of Peace Home Furnishings & Used Furniture : Located at 9504 Maidencane Ct : Polk County in the City of Lakeland : Florida, 33810-2322 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland Florida, this April day of 01, 2021
Hunt Rodney C JR
April 9, 2021 21-00477K

OFFICIAL COURTHOUSE WEBSITES:

MANATEE COUNTY:
manateeclerk.com

SARASOTA COUNTY:
sarasotaclerk.com

CHARLOTTE COUNTY:
charlotte.realforeclose.com

LEE COUNTY:
leeclerk.org

COLLIER COUNTY:
collierclerk.com

HILLSBOROUGH COUNTY:
hillsclerk.com

PASCO COUNTY:
pasco.realforeclose.com

PINELLAS COUNTY:
pinellasclerk.org

POLK COUNTY:
polkcountyclerk.net

ORANGE COUNTY:
myorangeclerk.com

Check out your notices on: floridapublicnotices.com

Business Observer

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. 53-2020-CA-003544

NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs.

STEVEN T SNELL A/K/A S.T. SNELL, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 25, 2021 in Civil Case No. 53-2020-CA-003544 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is Plaintiff and STEVEN T SNELL A/K/A S.T. SNELL, 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 28th day of April 2021 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Unit Number 304 from the condominium plat of THE HAWAIIAN, a Condominium according to Condominium Plat Book 4, Pages 29, 30, 31 and 32, Public Records of Polk County, Florida, and being further described in that certain Declaration of Condominium January 6, 1980, in Official Record Book 1921, Pages

1260 through 1310, inclusive, as Clerk's Instrument No. 191992, as amended by Amendment to the Declaration of Condominium filed April 4, 1980, in Official Record Book 1936, pages 2083 through 2089, inclusive as Clerk's Instrument No. 214303, Public Records of Polk County, Florida, together with an undivided 3.5% share in the common elements appurtenant thereto.

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, LLC
Attorney for Plaintiff
110 SE 6th Street, Suite 2400
Fort Lauderdale, FL 33301
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 0146803
6742447
20-00282-4
April 9, 16, 2021 21-00470K

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

CASE NO.: 2019CA005085000000

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2004-NC5, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-NC5,

Plaintiff, vs.

MELINDA HEVERLY A/K/A MELINDA LEE HEVERLY; et al Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on March 23, 2021 in Civil Case No. 2019CA005085000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2004-NC5, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-NC5 is the Plaintiff, and MELINDA HEVERLY A/K/A MELINDA LEE HEVERLY; UNKNOWN TENANT 1 N/K/A ADAM NICHOLAS ENGLISH; UNKNOWN TENANT 2 N/K/A MARYBETH ENGLISH; UNKNOWN TENANT 4 N/K/A NICHOLAS ENGLISH JR.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on April 20, 2021 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 29, LAKE MARIE HEIGHTS ADDITION NUMBER ONE, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 48, PAGE 13 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.

IMPORTANT AMERICANS WITH DISABILITIES ACT: 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 1 day of April, 2021.
ALDRIDGE PITE, LLP
Attorney for Plaintiff
1615 South Congress Avenue, Suite 200
Delray Beach, FL 33445
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: Digitally signed by Jennifer Travieso
Date: 2021-04-01 16:51:51
Florida Bar #641065
Primary E-Mail: ServiceMail@aldridgepite.com
1012-3095B
April 9, 16, 2021 21-00466K

FIRST INSERTION

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

CASE NO.: 2020CA003653000000

FREEDOM MORTGAGE CORPORATION, Plaintiff, vs.

UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF REBECCA BURRESS A/K/A REBECCA ANN BURRESS A/K/A BECKY BURRESS, et al., Defendants.

TO: UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF REBECCA BURRESS A/K/A REBECCA ANN BURRESS A/K/A BECKY BURRESS
Last Known Address: 6419 TIMUCUAN DR, LAKELAND, FL 33813
Current Residence Unknown

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

LOT 69, INDIAN TRAILS SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 68, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

ten defenses, if any, to it, on Choice Legal Group, P.A., Attorney for Plaintiff, whose address is P.O. BOX 771270, CORAL SPRINGS, FL 33077 on or before April 5th 2021, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

WITNESS my hand and the seal of this Court this 25th day of February, 2021.

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

Choice Legal Group, P.A.,
Attorney for Plaintiff,
P.O. BOX 771270,
CORAL SPRINGS, FL 33077
20-01426
April 9, 16, 2021 21-00480K

FIRST INSERTION

Notice of Self Storage Sale
Please take notice A+ Storage - Winter Haven located at 2700 Eloise Loop Road, Winter Haven, FL 33884 intends to hold a sale to sell the property stored at the Facility by the below list of Occupant who is in default at an Auction. The sale will occur as an on-line auction via www.storageauctions.com on 4/26/2021 at 10:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Zarrea Handford unit #4482. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.
April 9, 16, 2021 21-00465K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Colev : Located at 2314 Lees Ct : Polk County in the City of Bartow : Florida, 33830-

FIRST INSERTION

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

CASE NO.: 2020-CA-002860

PENNYMAC LOAN SERVICES, LLC,

Plaintiff, v.

TRACY MICHELLE BURRY A/K/A TRACY MURPHY, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF CAROLYN J. GRIMES; UNKNOWN HEIRS, BENEFICIARIES AND DEVEISEES OF THE ESTATE OF CAROLYN J. GRIMES; PAMELA MICHELLE MATHIS A/K/A PAMELA GRADY; DEBORAH LEE CAVANAUGH; ROBERT MATHIS; TRACY MICHELLE BURRY A/K/A TRACY MURPHY; DAVID JACK GRIMES, BENEFICIARIES AND DEVEISEES OF THE ESTATE OF MURRY F. GRIMES; UNKNOWN HEIRS, BENEFICIARIES AND DEVEISEES OF THE ESTATE OF MURRY F. GRIMES; DAVID JACK GRIMES; PATTY GRIMES KLINGER A/K/A PATRICIA GRIMES; THE INDEPENDENT SAVINGS PLAN COMPANY, Defendants.

TO: Unknown Heirs, Beneficiaries and Devises of the Estate of Murry F. Grimes
Last known address: 4310 Shadow Wood Trail, Winter Haven, Florida 33880
Unknown Heirs, Beneficiaries and Devises of the Estate of Carolyn J. Grimes
Last known address: 4310 Shadow Wood Trail, Winter Haven, Florida 33880

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

Lot 46, Shadow Wood Unit 2, according to the map or plat thereof, as recorded in Plat Book 68, Page(s) 28, of the Public Records of Polk County, Florida.

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

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

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 25 day of March, 2021.

Default Date May 3, 2021
Stacy M. Butterfield
as Clerk of the Circuit Court of Polk County, Florida
(SEAL) By: Asuncion Nieves
DEPUTY CLERK

Tiffany & Bosco, P.A.,
1201 S. Orlando Ave, Suite 430,
Winter Park, FL 32789
April 9, 16, 2021 21-00479K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on April 16, 2021 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: 1989 SUNC mobile home bearing vehicle identification numbers FLFLK32A10996SC and FLFLK-32B10996SC and all personal items located inside the mobile home. Last Tenant: Thomas G. Haslett. Sale to be held at: Kings Pointe, 100 Winterdale Drive, Lake Alfred, Florida 33850, 863-956-1503.
April 2, 9, 2021 21-00459K

FOURTH INSERTION

NOTICE OF ACTION IN THE COUNTY COURT IN AND FOR POLK COUNTY, STATE OF FLORIDA CIVIL ACTION

Case No.: 2019-CC-005852

AUTO & COACH WORKS OF CENTRAL FLORIDA, INC D/B/A HI-TECH AUTO & R.V. COLLISION CENTER

Plaintiff, vs.
ANTONIO G. MARTIN, ESQ. O/B/O MICHAEL OLENDER, MICHAEL OLENDER, CONSTANCE NEIGHBORS AND ANUXIS PAOLA MENDOZA GUZMAN, Defendants.

TO: MICHAEL OLENDER
1420 Celebration Blvd. Ste. 200
Celebration, FL 34747
and all parties claiming an interest by, through under or against any of the aforementioned defendant, and all parties having or claiming to have any right title or interest in the property herein-described.

YOU ARE NOTIFIED that an action to recover the bond posted on behalf of Michael Olender to release the possessory lien of AUTO & COACH WORKS OF CENTRAL FLORIDA, INC D/B/A HI-TECH AUTO & R.V. COLLISION CENTER for repairs to a 2005 RV, Jayco Greyhawk, VIN 1FDXE45S744B39157, pursuant to Fla. Stat. §59.917, deposited with the Clerk of the Court of Polk County, Florida has been filed against you in the County Court of Polk County, Florida, styled ANTONIO G. MARTIN, ESQ. O/B/O MICHAEL OLENDER, MICHAEL

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Colombian massages by Guio located at 4872 Osprey Way, in the County of Polk, in the City of Winter Haven, Florida 33881 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Winter Haven, Florida, this 5th day of April, 2021.
Guiovanna Saa Lenis
April 9, 2021 21-00485K

FIRST INSERTION

9757 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Bartow Florida, this April day of 01, 2021
McGarry Roseanna M
April 9, 2021 21-00486K

FIRST INSERTION

Lot 46, Shadow Wood Unit 2, according to the map or plat thereof, as recorded in Plat Book 68, Page(s) 28, of the Public Records of Polk County, Florida.

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

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

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 25 day of March, 2021.

Default Date May 3, 2021
Stacy M. Butterfield
as Clerk of the Circuit Court of Polk County, Florida
(SEAL) By: Asuncion Nieves
DEPUTY CLERK

Tiffany & Bosco, P.A.,
1201 S. Orlando Ave, Suite 430,
Winter Park, FL 32789
April 9, 16, 2021 21-00479K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION PROBATE FILE NO. 20CP-3689 IN RE: Estate of JAMES HOWARD TILLMAN, Deceased.

The administration of the estate of James Howard Tillman, deceased, whose date of death was August 26, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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 April 2, 2021.

Personal Representative:
/s/ Suzette Foster
Suzette Foster
1125 N. Fairway Dr.
Eloy, Arizona 85131

Attorney for Personal Representative:
/s/ Amy L. Phillips
Amy L. PHILLIPS
Florida Bar Number: 091682
601 West Central Avenue
Winter Haven, FL 33880
(863) 268-8292
amy@amyphillipspllc.com
April 2, 9, 2021 21-00437K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2021-CP-683 IN RE: ESTATE OF LATIZHA SANTOS, Deceased.

The administration of the estate of LATIZHA SANTOS, deceased, whose date of death was January 26, 2021, is pending in the Circuit Court for Polk County Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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 April 2, 2021.

Personal Representative:
GABRIEL JARED OQUENDO
3107 Avenue V.N.W.

Winter Haven, Florida 33881
Attorney for Personal Representative:
NORBERTO S. KATZ, ESQUIRE
Florida Bar No.: 399086
425 West Colonial Drive, Suite 104
Orlando, Florida 32804
Telephone: (407) 849-7072
Fax: (407) 849-7075
E-Mail: velizkatz@velizkatzlaw.com
Secondary: rabreu@velizkatzlaw.com
April 2, 9, 2021 21-00436K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2021-CP-000516-0000-XX IN RE: ESTATE OF JAMES BELL, Deceased.

The administration of the estate of JAMES BELL, deceased, whose date of death was September 8, 2020, 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 de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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: April 2, 2021.

RANDI MARIE BELL
Personal Representative
PO Box 6592
Seffner, FL 33593

Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jriversa@hnh-law.com
April 2, 9, 2021 21-00426K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 21CP-263 Division Probate IN RE: ESTATE OF DOROTHY JEAN MATTESON Deceased.

The administration of the estate of Dorothy Jean Matteson, deceased, whose date of death was February 10, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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 April 2, 2021.

Personal Representative:
Bonnie Jo Ewing
208 Ledwith Avenue
Haines City, Florida 33844

Attorney for Personal Representative:
Rebecca L. Nichols, Attorney
Florida Bar Number: 72264
Stone Law Group, P.L.
3200 US Hwy 27 S., Suite 201
Sebring, FL 33870
Telephone: (863) 402-5424
Fax: (863) 402-5425
E-Mail: rebecca@stonelawgroupfl.com
Secondary E-Mail:
kelly@stonelawgroupfl.com
April 2, 9, 2021 21-00449K

SECOND INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2021-CP-000527-0000-XX
Division Probate
IN RE: ESTATE OF
WALLACE K. KURIHARA,
Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of WALLACE K. KURIHARA, deceased, File Number 53-2021-CP-000527-0000-XX by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830; that the decedent's date of death was March 20, 2020; that the total value of the estate is \$6,500.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name: Address:
MICHAEL KURIHARA
457 W. 57th St., #1207
New York, NY 10019

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702.

ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of first publication of this Notice is April 2, 2021.

Person Giving Notice:
Michael Kurihara
457 W. 57th St., #1207
New York, NY 10019

Attorney for Person Giving Notice:

Ariana R. Fileman, Esq.
Florida Bar No. 0990612
Fileman Law Firm, P.A.
201 W. Marion Ave., Suite 1208
Punta Gorda, FL 33950
Tel. (941) 833-5560
E-mail Address:
afileman@filemanlaw.com

April 2, 9, 2021 21-00425K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. **21CP-684**
Division Probate
IN RE: ESTATE OF
PAUL E. GIESEKING
Deceased.

The administration of the estate of Paul E. Gieseking, deceased, whose date of death was December 13, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 April 2, 2021.

Personal Representative:
s/ Valerie Gieseking Emerson
Valerie Gieseking Emerson
605 Huntington Street
Brandon, Florida 33511

Attorney for Personal Representative:
s/ Rebecca L. Nichols
Charlotte C. Stone, Esq.
Florida Bar Number: 21297
Rebecca L. Nichols, Esq.
Florida Bar Number: 72264
Stone Law Group, P.L.
3200 US Hwy 27 S., Suite 201
Sebring, Florida 33870
Telephone: (863) 402-5424
Fax: (863) 402-5425
E-Mail: rebecca@stonelawgroupfl.com
Secondary E-Mail:
tami@stonelawgroupfl.com

April 2, 9, 2021 21-00427K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
UCN: #532021CP-000816-0000-XX
IN RE: ESTATE OF
GLORIA ANN JONES,
deceased.

The administration of the estate of GLORIA ANN JONES, deceased, whose date of death was October 1, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E. Parker Street Room 240, Lakeland, FL 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

NOTWITHSTANDING THE TIME 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: April 2, 2021.

Signed on this 29th day of March, 2021.

AMY CYNTHIA HENDERSON
Personal Representative
123 35th Avenue NE
Saint Petersburg, FL 33704

Paul A. Nelson, Esquire
Attorney for Personal Representative
Florida Bar No. 0508284
PAUL A. NELSON, P.A.
1127 - 9th Avenue North
Saint Petersburg, FL 33705
Telephone: 727-821-5811
Email: paulnelson@paulnelsonpa.com
Secondary Email:
kathleenthorn@paulnelsonpa.com

April 2, 9, 2021 21-00448K

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. 53-2019-CA-001469

FLAGSTAR BANK, FSB,
Plaintiff, vs.
RAYMOND L. JONES A/K/A
RAYMOND JONES, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 19, 2021 in Civil Case No. 53-2019-CA-001469 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein FLAGSTAR BANK, FSB is Plaintiff and RAYMOND L. JONES A/K/A RAYMOND JONES, 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 22nd day of April 2021 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 222, CALABAY PARC AT TOWER LAKE PHASE TWO, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 136, PAGE 45, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

s/Sara Collins
Sara Collins, Esq.
McCalla Raymer Leibert Pierce, LLC
Attorney for Plaintiff
110 SE 6th Street, Suite 2400
Fort Lauderdale, FL 33301
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 53992
6739359
19-00364-2

April 2, 9, 2021 21-00445K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: **21CP-0922**
IN RE: ESTATE OF
James Allen Foster a/k/a
Jimmy Allen Foster
deceased.

The administration of the estate of James Allen Foster a/k/a Jimmy Allen Foster, deceased, Case Number 21CP-0922, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set 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 has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 FOR 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 is April 2, 2021.

Lora A. Foster
Personal Representative
Address: 419 Vineyard Drive,
Lakeland, FL 33809
MICHAEL H. WILLISON, P.A.
Michael H. Willison, Esquire
114 S. Lake Avenue
Lakeland, Florida 33801
(863) 687-0567
Florida Bar No. 382787
mwillison@mwillison.com
Attorney for Personal Representative
April 2, 9, 2021 21-00447K

SECOND INSERTION

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

File Number:
53-2021-CP-000767-0000-XX
IN RE: THE ESTATE OF
ALLEN ALFRED SMITH,
Aka ALFRED SMITH
Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the administration of the estate of ALLEN ALFRED SMITH, deceased, File Number 53-2021-CP-000767-0000-XX, by the Circuit Court for Polk County, Florida, Probate Division, the address of which P.O. Box 9000, Drawer CC-4, Bartow, Florida 33830-9000; that the Decedent's date of death was December 20, 2020; that the total value of the estate is \$79,834, including homestead property and that the names and addresses of those to whom it has been assigned by such order are:

Name Address
Robert Allen Smith
8243 FM 1447W,
Yoakum, TX 77995
Richard Alfred Smith
101 W Hamlin Trail,
Frostproof, FL 33843
Joseph Allen Smith
2770 RE Byrd Road,
Frostproof, FL 33843

ALL INTERESTED PERSONS ARE NOTIFIED THAT All creditors of the decedent and persons having claims or demands against the estate of the Decedent, other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this Court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is April 2, 2021.

Person Giving Notice:
s/ Robert Allen Smith
Robert Allen Smith
8243 FM 1447W
Yoakum, TX 77995
Attorney for Person Giving Notice:
s/ Carol L. Hill
Carol L. Hill, Esquire
Florida Bar No. 52227
chill@carol-hill.com
10 E Wall Street
Frostproof, FL 33843
(863) 635-4400

April 2, 9, 2021 21-00435K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. **2021-CP-000838**
Division Probate
IN RE: ESTATE OF
JOHN J. FURMAN
Deceased.

The administration of the estate of JOHN J. FURMAN, deceased, whose date of death was February 21, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 April 2, 2021.

Personal Representative:
TAMELA KAY FURMAN
868 Lori Lane
Chino Valley, Arizona 86323
Attorney for Personal Representative:
MICHAEL G. HORTON, Attorney
Florida Bar Number: 123841
MICHAEL G. HORTON, P.A.
3721 South Highway 27, Suite A
Clermont, FL 34711
Telephone: (352) 394-4008
Fax: (352) 394-5805
E-Mail: michael@mgpha.com
Secondary E-Mail: trish@mgpha.com

April 2, 9, 2021 21-00464K

SECOND INSERTION

RE-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. 2018CA000317000000
UNITED BRIDGE CAPITAL LP,
Plaintiff, vs.
EDUARDO ROBLES MULERO
JR., et al.
Defendants

NOTICE IS HEREBY GIVEN pursuant to an Order dated March 15, 2021, and entered in Case No. 2018CA000317000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. UNITED BRIDGE CAPITAL LP, is Plaintiff and EDUARDO ROBLES MULERO, ROBLES PRODUCTION INC., A FL CORPORATION, MARBELLA AT DAVENPORT HOMEOWNERS' ASSOCIATION, INC., are defendants. Stacy M. Butterfield, Clerk of the Circuit Court for Polk County, Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 20TH day of APRIL, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 67, MARBELLA AT DAVENPORT, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 142, PAGE(S) 29, 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 this 24th day of March, 2021.
VAN NESS LAW FIRM, PLC
1239 E. Newport Center Drive,
Suite 110
Deerfield Beach, Florida 33442
Ph: (954) 571-2031
PRIMARY EMAIL:
Pleadings@vanlawfl.com
s/ Tammie Calderone
Tammie M. Calderone, Esq.
Bar Number: 84926
Email: TCalderone@vanlawfl.com
FC115191-19CM/ckw

April 2, 9, 2021 21-00434K

SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that the following home will be sold at public auction pursuant to F.S. 715.109 on 1976 SUNC Mobile Home at 812 Pine Ridge Dr, Lakeland, FL 33809 at 9 AM 4/16/2021 1973 SUNC VIN#S3852X & S3852U Pursuant to F.S. 715.109 the cash amount per home would be sufficient to redeem that home from the lienor. Any interested party has a right to a hearing prior to the sale by filing a demand for the hearing with the Clerk of the Circuit Court and mailing copies of the same to all owners and lienors. The owner/lienholder has a right to recover possession of the vehicle by posting bond pursuant to F.S. 559.917 and if sold any proceeds remaining from the sale will be deposited with the Clerk of Circuit Court for disposition.

April 2, 9, 2021 21-00450K

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. 2019CA003484000000
CSMC 2018-SP3 TRUST,
Plaintiff, vs.
HILDA ROGERS, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 19, 2021, and entered in 2019CA003484000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2018-SP3 TRUST is the Plaintiff and HILDA ROGERS; BRIDGEFORD CROSSING HOMEOWNERS' ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on April 20, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 117 OF BRIDGEFORD CROSSING, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 140, PAGE(S) 10 AND 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 563 LAKE

DAVENPORT CIR, DAVENPORT, FL 33837

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 31 day of March, 2021.

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\Marni Sachs
Marni Sachs, Esquire
Florida Bar No. 92531
Communication Email:
msachs@raslg.com
19-281644-MiM
April 2, 9, 2021 21-00457K

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. 2020CA001104000000
LPP MORTGAGE, INC. F/K/A
LPP MORTGAGE LTD.,
Plaintiff, vs.
GERALDINE K. FETTERS, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 12, 2021, and entered in 2020CA001104000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LPP MORTGAGE, INC. F/K/A LPP MORTGAGE LTD. is the Plaintiff and GERALDINE K. FETTERS; and RIDGEMONT HOMEOWNERS' ASSOCIATION OF POLK COUNTY, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on April 15, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 77 OF RIDGEMONT ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 85, PAGES 19 AND 20, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 3716 DUFF RD, LAKE LAND, 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 in accordance with Florida Statutes, Section 45.031.

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

Dated this 29 day of March, 2021.

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\Laura Elise Goorland
Laura Elise Goorland, Esquire
Florida Bar No. 55402
Communication Email:
lgoorland@raslg.com
20-005772 - MaS
April 2, 9, 2021 21-00444K

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. 2017CA002792000000
SUNTRUST MORTGAGE, INC.,
Plaintiff, vs.

ANDREW G. VEST A/K/A
ANDREW VEST; RHONDA F.
GARRETT A/K/A RHONDA F.
VEST A/K/A RHONDA VEST, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 22, 2018, and entered in 2017CA002792000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein SUNTRUST MORTGAGE, INC. is the Plaintiff and ANDREW G. VEST A/K/A ANDREW VEST; RHONDA F. GARRETT A/K/A RHONDA F. VEST A/K/A RHONDA VEST; FLORIDA HOUSING FINANCE CORPORATION 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 April 22, 2021, the following described property as set forth in said Final Judgment, to wit:

LOTS 16 AND 17 IN BLOCK 60 OF STEPHENSON'S ADDITION TO BABSON PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 19, PAGES 28 AND 28A, PUBLIC RECORDS

OF POLK COUNTY, FLORIDA.
Property Address: 207 MOUNTAIN DRIVE, BABSON PARK, FL 33827

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 31 day of March, 2021.

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\Marni Sachs
Marni Sachs, Esquire
Florida Bar No. 92531
Communication Email:
msachs@raslg.com
17-072771 - NaC
April 2, 9, 2021 21-00455K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. : 2021-CA-000253
ALPA SHARMA;
DHARMENDRA POKHARNA;
and SURESH GUPTA,
Plaintiff(s), vs.
KHATIJAH ALI; ASSOCIATION OF POINCIANA VILLAGES, INC.;
IGNACIO REYES AND MARTA M. REYES,
Defendant(s).
 To IGNACIO REYES AND MARTA M. REYES.:
 YOU ARE HERBY NOTIFIED that an action to Quiet Title to real property described as:
 POINCIANA NEIGHBORHOOD 6 VILLAGE 7 PB 61 PG 29/52 SEC 15 16 21 & 22 T28 R28 BLOCK 3088 LOT 2

has been filed by Plaintiff, ALPA SHARMA; DHARMENDRA POKHARNA; and SURESH GUPTA, and you are required to serve a copy of your written defenses, if any, on Alisa Wilkes, Esq., 13400 Sutton Park Dr. S., Suite 1204, Jacksonville, FL 32224, (904)620-9545 on or before 4/26/2021 and file the original with the Clerk of Court and Plaintiff's attorney, otherwise a default and judgment will be entered against you for the relief demanded.
 Witness my hand and the seal of this court on this 18th day of March, 2021.
 Stacy M. Butterfield
 Clerk of the Circuit Court
 (SEAL) By: Kaylee Watson
 Deputy Clerk

Alisa Wilkes, Esq.
 Wilkes & Mee, PLLC
 13400 Sutton Park Dr. S, Suite 1204
 Jacksonville, FL 32224
 April 2, 9, 16, 23, 2021 21-00424K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2021-CA-000532
SECTION NO. 07
DELANEY PROPERTIES, LLC,
Plaintiff, v.
ROSCOE LEE HILLIS; UNKNOWN SPOUSE OF ROSCOE LEE HILLIS; LAKE WALES MEDICAL CENTER; BARTOW HMA, LLC D/B/A BARTOW REGIONAL MEDICAL CENTER; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEEES, OR OTHER CLAIMANTS,
Defendants.
 TO: ROSCOE LEE HILLIS, UNKNOWN SPOUSE OF ROSCOE LEE HILLIS ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEEES, OR OTHER CLAIMANTS
 YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida: Lot 23, MONEYTREE RANCH-ETTES SUBDIVISION PHASE TWO UNIT ONE, a subdivision according to the plat thereof recorded in Plat Book 73, Pages 25 and 26, of the Public Records of

Polk County, Florida. TOGETHER with that certain 1986 CATA 60x28 mobile home with VIN No.(s) 6893A and 6893B; Title No.(s) 421655328 and 421655323; RP No.(s) R313840 and R313841 situated thereon.
 Property Address: 3559 Reagan Blvd, Lake Wales, FL 33898
 has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before April 26th, 2021 and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 DATE: 3/19/2021
 Stacy M. Butterfield
 Clerk of the Court
 (SEAL) By: Lori Armijo
 Deputy Clerk
 Gregory A. Sanoba, Esq.,
 422 South Florida Avenue,
 Lakeland, Florida 33801
 April 2, 9, 2021 21-00446K

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
 GENERAL JURISDICTION
 DIVISION
CASE NO. 2021CA000535000000
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST, SERIES AMQ 2006-HE7 ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES AMQ 2006-HE7,
Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RODNEY BEN HAMM, DECEASED AND THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MARTHA LOUISE HAMM, DECEASED. et. al.
Defendant(s).
 TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RODNEY BEN HAMM, DECEASED; THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MARTHA LOUISE HAMM, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.
 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

ALL THAT CERTAIN PROPERTY SITUATED IN THE COUNTY OF POLK, AND STATE OF FLORIDA, BEING DESCRIBED AS FOLLOWS: LOT TWO (2) IN BLOCK SIX (6), TIER SEVEN (7), OF THE TOWNSITE HASKELL, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 1, AT PAGE 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS: 142924-283000-070620 SOURCE OF TITLE: BK 04996, PG 0261 (RECORDED 02/26/2002)
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 4/30/2021/ (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 WITNESS my hand and the seal of this Court at Polk County, Florida, this 23 day of March, 2021
 Stacy M. Butterfield
 CLERK OF THE CIRCUIT COURT
 (SEAL) By: Kaylee Watson
 DEPUTY CLERK
 ROBERTSON, ANSCHUTZ,
 AND SCHNEID, PL
 ATTORNEY FOR PLAINTIFF
 6409 Congress Ave.,
 Suite 100
 Boca Raton, FL 33487
 PRIMARY EMAIL: flmail@raslg.com
 20-072128 - JaR
 April 2, 9, 2021 21-00458K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. : 2021-CA-000211
ALPA SHARMA;
DHARMENDRA POKHARNA;
and SURESH GUPTA,
Plaintiff(s), vs.
AMPARO VALENCIA; ZIGRIDA TOBIENS; MIKE DRYBURGH;
GRAHAM AISTROP; ROBERT HOLLINGER; HENRY LEE LEWIS JR; and N.R.L. L. EAST LLC, an Inactive Florida Limited Liability Company,
Defendant(s).
 To AMPARO VALENCIA; ZIGRIDA TOBIENS; MIKE DRYBURGH; GRAHAM AISTROP; ROBERT HOLLINGER; HENRY LEE LEWIS JR; and N.R.L. L. EAST LLC, an Inactive Florida Limited Liability Company;
 YOU ARE HERBY NOTIFIED that an action to Quiet Title to real property described as:
 POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7 PB 55 PGS 5/18 BLK 499 LOT 20. AND/OR POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7 PB 55 PGS 5/18 BLK 499

LOT 19 AND/OR , POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7 PB 55 PGS 5/18 BLK 499 LOT 5. AND/OR POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7 PB 55 PGS 5/18 BLK 505 LOT 9 LESS MINERAL RIGHTS.
 has been filed by Plaintiff, ALPA SHARMA; DHARMENDRA POKHARNA; and SURESH GUPTA, and you are required to serve a copy of your written defenses, if any, on Alisa Wilkes, Esq., 13400 Sutton Park Dr. S., Suite 1204, Jacksonville, FL 32224, (904)620-9545 on or before 4/26/2021 and file the original with the Clerk of Court and Plaintiff's attorney, otherwise a default and judgment will be entered against you for the relief demanded.
 Witness my hand and the seal of this court on this 18th day of March, 2021.
 Stacy M. Butterfield
 Clerk of the Circuit Court
 (SEAL) By: Kaylee Watson
 Deputy Clerk
 Alisa Wilkes, Esq.
 Wilkes & Mee, PLLC
 13400 Sutton Park Dr. S, Suite 1204
 Jacksonville, FL 32224
 April 2, 9, 16, 23, 2021 21-00423K

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. 2019CA004923000000
NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY,
Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BENJAMIN T. HOBBS, DECEASED, et al.
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 18, 2021, and entered in 2019CA004923000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT INDIVIDUALLY, BUT SOLELY AS TRUSTEE FOR NATIONSTAR HECM ACQUISITION TRUST 2020-1 is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BENJAMIN T. HOBBS, DECEASED; MELBA HOBBS; and the UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT 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 April 20, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 3, NICHOLAS HEIGHTS, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 100, PAGE 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Property Address: 495 ARNE-SON AVE, AUBURNDALE, FL 33823
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.
 IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Dated this 29 day of March, 2021.
 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\Laura Elise Goorland
 Laura Elise Goorland, Esquire
 Florida Bar No. 55402
 Communication Email: lgoorland@raslg.com
 19-385016 - MiM
 April 2, 9, 2021 21-00442K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
 CIVIL DIVISION
Case #: 2020CA000350000000
DIVISION: 7
US Bank Trust National Association, Not In Its Individual Capacity
But Solely As Owner Trustee For VRMTG Asset Trust
Plaintiff, vs.-
Willie F. Sheppard, Jr. a/k/a Willie Sheppard, Individually and as Personal Representative of the Estate of Carrie LaCara-Louise McKay a/k/a Carrie LaCara-Louise McKay, deceased; Mantoniel Delon Thompson a/k/a Mantoniel D. Thompson; Gregory Thompson, Jr.; Tia McKay; Unknown Spouse of Willie F. Sheppard, Jr. a/k/a Willie Sheppard; Unknown Spouse of Mantoniel Delon Thompson a/k/a Mantoniel D. Thompson; Unknown Spouse of Gregory Thompson, Jr.; Unknown Spouse of Tia McKay; Roche Surety and Casualty Company, Inc.; Gerald C. Parker; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devises, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devises, Grantees, or Other Claimants
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2020CA000350000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida,

wherein US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust, Plaintiff and Willie F. Sheppard, Jr. a/k/a Willie Sheppard, Individually and as Personal Representative of the Estate of Carrie LaCara-Louise McKay a/k/a Carrie LaCara-McKay, deceased are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on May 10, 2021, the following described property as set forth in said Final Judgment, to-wit:
 LOT 10, BLOCK 3, HIGHLAND PARK MANOR, PLAT NO. 2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 56, PAGE 8, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Submitted By:
 ATTORNEY FOR PLAINTIFF:
 LOGS LEGAL GROUP LLP
 2424 North Federal Highway, Suite 360
 Boca Raton, Florida 33431
 (561) 998-6700
 (561) 998-6707
 19-322178 FC01 FVV
 April 2, 9, 2021 21-00441K

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. 2019CA000524000000
ROUNDPOINT MORTGAGE SERVICING CORPORATION,
Plaintiff, vs.
JAMES L. CAYSON, JR., et al.
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 06, 2019, and entered in 2019CA000524000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein ROUNDPOINT MORTGAGE SERVICING CORPORATION is the Plaintiff and JAMES L. CAYSON, JR.; AMBER D. CAYSON 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 April 22, 2021, the following described property as set forth in said Final Judgment, to wit:
 LOT 7 AND THE SOUTH 40.0 FEET OF LOT 6, BLOCK 2, HAZEL CREST, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 21, PAGE(S) 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Property Address: 210 NOXON

ST, AUBURNDALE, FL 33823
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 31 day of March, 2021.
 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\Marni Sachs
 Marni Sachs, Esquire
 Florida Bar No. 92531
 Communication Email: msachs@raslg.com
 18-240794 - MaS
 April 2, 9, 2021 21-00456K

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. 2017CA002673000000
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-R1,
Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CARMEN RIVERA (DECEASED), et al.
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 05, 2018, and entered in 2017CA002673000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-R1 is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CARMEN RIVERA (DECEASED); NELIDA RIVERA; NANCY BAPTISTA; CHRIS RIVERA 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 April 22, 2021, the following described property as set forth in said

Final Judgment, to wit:
 THE WEST 91.0 FEET OF THE EAST 1221.0 FEET OF THE NORTH 135.0 FEET OF THE SOUTH 1155.0 FEET OF THE NE 1/4 OF THE NW 1/4 OF SECTION 33, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA.
 Property Address: 3603 PUBLIX ROAD, 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 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 31 day of March, 2021.
 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\Marni Sachs
 Marni Sachs, Esquire
 Florida Bar No. 92531
 Communication Email: msachs@raslg.com
 16-225476 - SaL
 April 2, 9, 2021 21-00454K

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. 2018CA000080000000
SPECIALIZED LOAN SERVICING LLC,
Plaintiff, vs.
LESLIE GARCIA, et al.
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 15, 2021, and entered in 2018CA000080000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST is the Plaintiff and UNKNOWN HEIRS, DEVEISEES, GRANTEEES, ASSIGNEES, CREDITORS AND LIENORS OF JENARO VELAZQUEZ-DIAZ A/K/A JENARO VELAZQUEZ DIAZ, DECEASED; LESLIE GARCIA; GENARO VELASQUEZ; REBECCA VELASQUEZ; LAKESHORE CLUB OF POLK COUNTY HOMEOWNERS ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEEES, OR OTHER CLAIMANTS 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 April 15, 2021, the following described property as set forth in said Final Judgment, to wit:
 LOT 282, LAKESHORE CLUB,

ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 111, PAGE(S) 16 THROUGH 24, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
 Property Address: 3401 CLUB CIR, LAKESHORE, FL 33854
 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.
 IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Dated this 29 day of March, 2021.
 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\Laura Elise Goorland
 Laura Elise Goorland, Esquire
 Florida Bar No. 55402
 Communication Email: lgoorland@raslg.com
 20-064576 - MiM
 April 2, 9, 2021 21-00443K

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security

\$\$\$

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

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

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

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

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

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

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

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

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

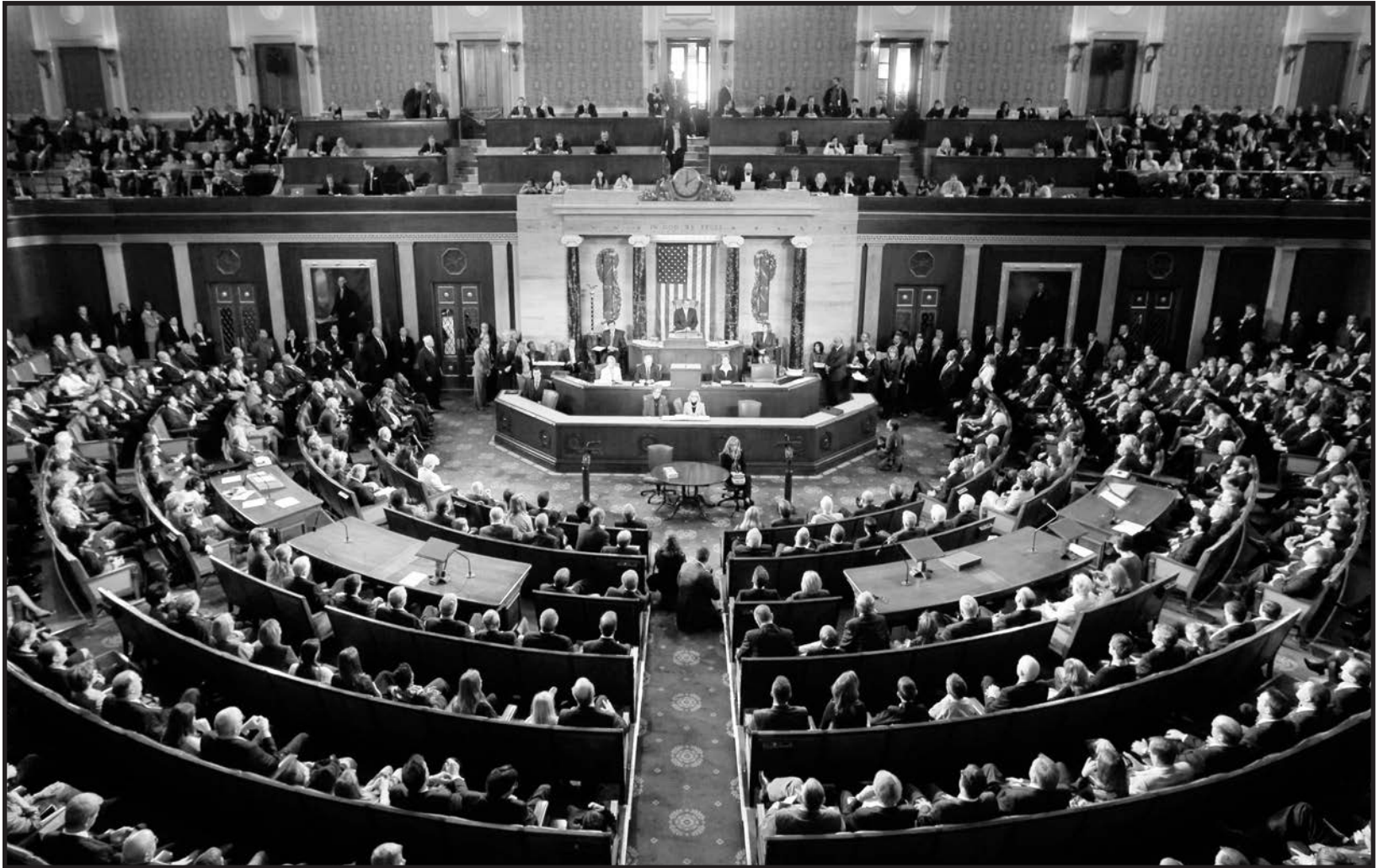
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

1. Repeal immediately the payroll tax.
2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.
3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.
4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.
5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.
6. Finance payments under items 2, 3 and 4 out of gen-



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

“All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.

“The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.

“The third is the additional cost to the taxpayers.

“To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time.”

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

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

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

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

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

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

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

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

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

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

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