FIRST INSERTION NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DIVISION

Case Number: 25CP-3756

IN RE: ESTATE OF

James Oliva

deceased.

The administration of the estate of James Oliva, deceased, Case Number

25CP-3756, 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.

er 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 SER-

VICE OF A COPY OF THIS NOTICE

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

WITHIN THE TIME PERIODS SET

FORTH IN SECTION 733.702 OF

THE FLORIDA PROBATE CODE

NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

The date of first publication of this notice is November 28, 2025.

/s/ Sheila Jean Watkins

Personal Representative Address: 3477 Justin David Court,

Lakeland, FL 33810

/s/ MICHAEL H. WILLISON, P.A.

mwillison@mwillison.com Attorney for Personal Representative

FIRST INSERTION

PUBLIC NOTICE

Phoenix Tower International is propos-

ing to construct a 150-foot tall overall

height monopole telecommunications

structure located near 30529 River

Ranch Blvd, River Ranch, Polk County,

Florida (27° 45' 51.6" N, 81° 11' 25.0'

W). The proposed tower is anticipated

to utilize FAA Style E (medium inten-

further environmental review of the

proposed action under the FCC's Na-

tional Environmental Policy Act rules,

47 CFR §1.1307, by notifying the FCC of the specific reasons that the action

may have a significant impact on the

quality of the human environment. This

request must only raise environmental

concerns and can be filed online using

the FCC pleadings system at www.fcc. gov or mailed to FCC Requests for En-

vironmental Review, Attn: Ramon Wil-

liams, 445 12th Street SW, Washington,

DC 20554 within 30 days of the date

that notice of this proposed action is

published on the FCC's website. Refer

to File No. A1348146 when submitting

the request and to view the specific in-

formation about the proposed action.

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice Is Hereby Given that Bio-Medical Applications of Florida,

Inc., 920 Winter St., Waltham, MA

02451, desiring to engage in business

under the fictitious name of Fresenius

Medical Care Auburndale, with its

principal place of business in the State

of Florida in the County of Polk, intends

to file an Application for Registration

of Fictitious Name with the Florida

25-001174 DMG

November 28, 2025

Department of State.

November 28, 2025

Any interested party may request

sity, dual red/white strobes) lighting.

Michael H. Willison, Esquire

114 S. Lake Avenue

(863) 687-0567

Lakeland, Florida 33801

Florida Bar No. 382787

Nov. 28; Dec. 5, 2025

WILL BE FOREVER BARRED.

DATE OF DEATH IS BARRED.

ALL CLAIMS NOT SO FILED

ONTHEM

OF THIS NOTICE.

All creditors of the decedent and oth-

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

NOVEMBER 28 - DECEMBER 4, 2025

#### POLK COUNTY LEGAL NOTICES

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

#### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA Case No. 2025CP003905A000BA **Division: Probate** IN RE: ESTATE OF WAYNE RICHARDSON Deceased.

The administration of the estate of Wayne Richardson, deceased, whose date of death was October 5, 2025, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway, Bartow, FL 33830. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DIVISION

File No. 2025CP003603A000BA

IN RE: ESTATE OF

ROSLYN DAPHNE SEALY

Deceased.

The administration of the estate of

Roslyn Daphne Sealy, deceased, whose date of death was July 27, 2025, is pend-

ing in the Circuit Court for Polk County,

Florida, Probate Division, the address

of which is PO Box 988, CC-4, Bartow,

FL 33831. The names and addresses

of the personal representative and the

personal representative's attorney are

er 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

and other persons having claims or de-

mands against decedent's estate must

file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

duty to discover whether any property

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DIVISION

File No. 532025CP001161A000BA

IN RE: ESTATE OF

ARTHUR J. ROGERS. JR..

Deceased.

The administration of the estate of

ARTHUR J. ROGERS, JR., deceased,

whose date of death was December 19,

2024, is pending in the Circuit Court

for Polk County, Florida, Probate Divi-

sion, the address of which is PO Box

9000, Drawer CC-04, Bartow, FL

33831-9000. The names and addresses

of the personal representative and the

personal representative's attorney are

All creditors of the decedent and oth-

er persons having claims or demands

against decedent's estate, on whom

a copy of this notice is required to be

served, must file their claims with this

court ON OR REFORE 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.

set forth below

The personal representative has no

All other creditors of the decedent

OF THIS NOTICE ON THEM.

All creditors of the decedent and oth-

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

ALL CLAIMS NOT WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOR-EVER 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 November 28, 2025.

> Co-Personal Representatives: **Curtis Ray Murphree** 2423 Rosalie Lake Road Lake Wales, FL 33898

Rosemary Wolfe aka Rosey Ruiz 5933 Cherry Road Lakeland, FL 33810

Attorney for Personal Representatives: Daniel Medina, B.C.S. Florida Bar No. 0027553 Linda M. Schultz, Esq. Florida Bar No. 1008259 MEDINA LAW GROUP, P.A. 425 South Florida Avenue, Suite 101 Lakeland, FL 33881 Telephone: 863-682-9730 Fax: 863-616-9754 E-Mail: dan@medinapa.com; linda@medinapa.com Secondary E-Mail: sam@medinapa.com

held at the time of the decedent's death

by the decedent or the decedent's sur-

viving spouse is property to which the

Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228,

Florida Statutes, applies, or may apply,

unless a written demand is made by a

creditor as specified under s. 732.2211,

Florida Statutes. The written demand

THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SEC-

TION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

The date of first publication of this

Personal Representative:

Tisha Koren Sabrina Sealy

1218 Apopka Drive

Kissimmee, Florida 34759

Attorney for Personal Representative: Rodolfo Suarez Jr. Esq, Attorney

DATE OF DEATH IS BARRED.

notice is November 28, 2025.

Florida Bar Number: 013201

9100 South Dadeland Blvd,

Telephone: 305-448-4244

eservice@suarezlawyers.com

E-Mail: rudy@suarezlawyers.com

The personal representative has no duty to discover whether any property

held at the time of the decedent's death

by the decedent or the decedent's sur-

viving spouse is property to which the

Florida Uniform Disposition of Com-

munity Property Rights at Death Act as described in ss. 732.216-732.228,

applies, or may apply, unless a written

demand is made by a creditor as speci-fied under s. 732.2211, Florida Statutes.

THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SEC-

TION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME

PERIOD SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

SALLY A. SMITH

Personal Representative PO Box 17374

Tampa, FL 33682

Robert D. Hines, Esq Attorney for Personal Representative

The date of first publication of this

DATE OF DEATH IS BARRED.

notice is: November 28, 2025.

Florida Bar No. 413550

BARRED

ALL CLAIMS NOT FILED WITHIN

25-01830K

Miami, Florida 33156

Secondary É-Mail:

Nov. 28; Dec. 5, 2025

Suite 1620

FIRST INSERTION

ALL CLAIMS NOT FILED WITHIN

must be filed with the clerk.

BARRED.

Nov. 28; Dec. 5, 2025

FIRST INSERTION

25-01819K

#### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.

53-2025-CP-003895-A000-BA IN RE: ESTATE OF MARGARET L. VANLUE Deceased.

The administration of the estate of Margaret L. VanLue, deceased, whose date of death was April 28, 2025, is pending in the Circuit Court for Polk County Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorneyaresetforthbelow

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 NO-TICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO-TICEONTHEM.

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 NO-

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702WILLBEFOREVERBARRED.

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

The date of first publication of this notice is November 28, 2025.

Personal Representatives: Daniel Mackey 4387 N. Horn Road Bicknell, Indiana 47512 Donna Mackey 4387 N. Horn Road

Bicknell, Indiana 47512 Attorney for Personal Representatives: Mark G. Turner, Esquire Florida Bar Number: 794929 Straughn & Turner, P.A. Post Office Box 2295 Winter Haven, Florida 33883-2295 Telephone: (863) 293-1184 Fax: (863) 293-3051  $\hbox{E-Mail: } mturner@straughnturner.com$ Secondary E-Mail:

ahall@straughnturner.com

Nov. 28; Dec. 5, 2025 25-01801K

#### FIRST INSERTION

#### NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA PROBATE DIVISION

File No. 532025CP002335A000BA Division 14 IN RE: ESTATE OF YAMILEISHA RIOS Deceased.

The administration of the estate of Yamileisha Rios, deceased, whose date of death was February 28, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 988, 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 he 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.

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

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

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

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

The date of first publication of this notice is November 28, 2025.

#### Personal Representative: **Ashly M. Rodriguez Santiago** 728 Milwaukee Avenue

South Milwaukee, Wisconsin 53172 Attorney for Personal Representative: Pilar V. Vazquez Esq. for Rodolfo Suarez Jr. Esq., Florida Bar Number: 013201 9100 South Dadeland Blvd, Suite 1620 Miami, Florida 33156

Telephone: 305-448-4244 E-Mail: rudy@suarezlawyers.com Secondary E-Mail: eservice@suarezlawyers.com Pilar V. Vazquez Esq. FBN115839 25-01808K Nov. 28; Dec. 5, 2025

#### FIRST INSERTION

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

Case.: 2025 CP 3966 IN RE: ESTATE OF GERALDINE GUTHRIE SEARS Deceased.

The administration of the estate of GERALDINE GUTHRIE SEARS, 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, FL 33830. The names and addresses of the personal representative and the petitioner's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is NOVEMBER 28th, 2025.

#### **Petitioner:** VIRGIL SEARS III

105 Page Road Davenport, FL 33837 s/ Markeishia L. Smith, Esquire Markeishia L. Smith, Esquire THE LAW OFFICES OF MARKEISHIA L. SMITH, P.A. Florida Bar No. 122772 P.O. Box 3303 Haines City, FL 33844 Phone: (863) 866-9917 Fax: (863) 438-6860  $msmit \dot{\tilde{h}} @ the smith law firm.org$ 

Attorney for Petitioner Nov. 28; Dec. 5, 2025 25-01812K

#### FIRST INSERTION

#### NOTICE UNDER FICTITIOUS NAME

TO WHOM IT MAY CONCERN: Notice is hereby given that the under signed pursuant to the "Fictitious Name Statute, Chapter 865.09, Florida Statutes, will register with the Division of Corporations, Department of State, State of Florida upon receipt of this notice. The fictitious name, to-wit: AdventHealth Centra Care Davenport under which (we are) engaged in business at 40219 Highway 27, Suite 101 in Davenport, FL 33837. That the (party) (parties) interested in said business enterprise is as follows: Adventist Health System/Sunbelt, Inc. at Davenport, Polk County, Florida, on 11/20/2025, Polk County, Davenport, FL. November 28, 2025

## 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 Nexus Funding 123 located at 23108 Seven Meadows Pkwy Suite 100, in the County of Polk, in the City of Katy, Florida 77494 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Katy, Florida, this 20th day

of November, 2025.

ENCOMPASS LENDING GROUP, L.P. November 28, 2025 25-01809K

#### FIRST INSERTION NOTICE UNDER FICTITIOUS NAME

TO WHOM IT MAY CONCERN: Notice is hereby given that the under signed pursuant to the "Fictitious Name Statute, Chapter 865.09, Florida Statutes, will register with the Division of Corporations, Department of State, State of Florida upon receipt of this notice. The fictitious name, to-wit: AdventHealth Primary Care+ Davenport under which (we are) engaged in business at 40219 Highway 27, Suite 102 in Davenport, FL 33837. That the (party) (parties) interested in said business enterprise is as follows: Adventist Health System/Sunbelt, Inc. at Davenport, Polk County, Florida, on 11/20/2025,

Polk County, Davenport, FL. 25-01810K November 28, 2025

#### FIRST INSERTION

FICTITIOUS NAME NOTICE Notice Is Hereby Given that Wal-Mart Stores East, LP, 5593 N US Hwy 41, Apollo Beach, FL 33572, desiring to engage in business under the fictitious name of Walmart Fueling Station #2229, with its principal place of business in the State of Florida in the County of Polk, intends to file an Application for Registration of Fictitious Name with the Florida Department of State.

November 28, 2025 25-01820K

#### 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 shooters firearms llc located at 6025 s fla ave, in the County of Polk, in the City of lakeland, Florida 33813 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at lakeland, Florida, this 11th day of November, 2025. SHOOTERS FIREARMS, LLC

25-01821K November 28, 2025

#### FIRST INSERTION

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of RIGAEX located at 507 NILSEN ST. in the City of HAINES CITY, Polk, FL 33844 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee,

Dated this 24th day of November,

#### **PUBLISH YOUR** LEGAL NOTICE Call **941-906-9386**

or e-mail legal@businessobserverfl.com

CALL 941-906-9386

#### Notice Under Fictitious Name Law According to Florida Statute Number 865.09

RL TIRES MACHINE, INC.

November 28, 2025 25-01828K

and select the appropriate County name from the menu option

All other creditors of the decedent Hines Norman Hines, P.L. 315 S. Hyde Park Ave and other persons having claims or demands against decedent's estate must Tampa, FL 33606 Telephone: 813-251-8659 file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF Email: rhines@hnh-law.com THE FIRST PUBLICATION OF THIS Secondary Email: rhartt@hnh-law.com Nov. 28; Dec. 5, 2025 25-01803K

# HOW TO PUBLISH YOUR

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

CASE NO.: 2025-CA-000191 LYNK INVESTMENTS, LLC, a Florida limited liability company, Plaintiff, vs. BALMORAL ESTATES, LP, a Flori-

da limited partnership, BALMORAL MASTER ASSOCIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES LLC, a Florida limited liability company, DREAMSCAPES POOL AND SPAS, LLC, a Florida limited liability company, BELLAVISTA BUILDING GROUP, INC., a Florida corporation, GB CONSTRUCTION SERVICES INC., a Florida corporation, and 4H PLUMBING, INC., a Florida corporation, **Defendants** 

NOTICE IS HEREBY GIVEN pursuant to the Summary Final Judgment of Foreclosure dated October 24, 2025, and entered in Case Number 2025-CA-000191 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein LYNK INVEST-MENTS, LLC, a Florida limited liability company, is Plaintiff, and BALMORAL ESTATES, LP, a Florida limited partnership, BALMORAL MASTER ASSO-CIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES LLC, a Florida limited liability company, DREAMSCAPES POOL AND SPAS, LLC, a Florida limited liability company, BELLAVISTA BUILD-ING GROUP, INC., a Florida corpora-tion, GB CONSTRUCTION SERVICES INC., a Florida corporation, and 4H PLUMBING, INC., a Florida corporation, are Defendants. The Clerk of the

Court shall sell to the highest and best bidder for cash, at public sale on December 23, 2025, at 10:00 A.M. in an online sale pursuant to Section 45.031, Florida Statutes, at https://polk.realforeclose.com/ after having given notice as required by Section 45.031, Florida Statutes, the following described property as set forth in said Summary Final Judgment of Foreclosure under the First Set of Loan Documents (in relation to the Amount Owed Under First Set of Loan Documents) to

Certain real property, hereafter referred to as the "Property" and more particularly described in Exhibit "A".

#### EXHIBIT "A"

Certain real property, hereafter referred to as the "First Property" and more particularly described as follows

Lot 212, BALMORAL ESTATES PHASE 3, according to the map or plat thereof as recorded in Plat Book 175, Pages 1-4, Public Records of Polk County, Florida; Street Address: 230 Macaulay's Cove, Haines City, Florida 33844 Parcel I.D. Number: 27-27-32-804510-002120.

All improvements and structures now or hereafter erected on the First Property (including all replacements and additions);

All easements, rights of way, rights (including air, mineral, riparian, and development rights), franchises, tenements, appurtenances, leases, permits, licenses, powers, and privileges in any way now or hereafter belonging, relating, or pertaining to the First Property or the buildings and

FIRST INSERTION improvements now or hereafter erected thereupon;

POLK COUNTY

All agreements, contracts, certificates, permits, licenses, plans, specifications, and other docu-ments related to the development, construction, renovation, or operation of the First Property or the buildings and improvements now or hereafter erected thereupon;

All furniture, fixtures, equipment, supplies, and materials now or hereafter located on or attached to the First Property (including, but not limited to, construction materials, tools, furnishings, machinery, ranges refrigerators, dishwashers, heating and air conditioning units, washing machines, dryers, maintenance equipment, awnings, shades, blinds, and carpeting), including replacements and additions thereto;

All proceeds paid under any insurance policies covering any of the First Property, all property tax refunds or rebated received in regards to the First Property, all condemnation proceeds, and all settlements or awards resulting from any suit or claim pertaining to any of the First Property; All present and future oral and written leases, licenses, and agreements for the use or occupancy of the whole or any part of the First Property, including

all amendments of, supplements

to, and renewals and extensions

thereof at any time made (all

such lease, agreements, amend-

ments, supplements, renewals,

and extensions being hereinaf-

ter referred to collectively as the "Leases") together with all rents, earnings, income, issues, profits, royalties, revenues, insurance proceeds (including, but not limited to, any policy of insurance covering loss of income or rents for any cause) whether pursuant to any of the Leases or otherwise, and all other monetary benefits now existing or hereafter arising, derived, or accrued from or belonging to the Property or such Leases, including any and all payments in lieu of rent, condemnation proceeds, damages, security deposits, rebates or refunds of impact fees, water or sewer connection fees, utility costs, taxes, assessments or other charges and all other sums due or to become due under and pursuant thereto (collectively the Rents");

All guaranties of the tenant's performance under any of the Leases;

Any award made to Balmoral Estates in any court proceeding involving any of the tenants in any bankruptcy, insolvency, or reorganization proceedings in any state or Federal court; All reserves, escrows, and de-

posit accounts maintained with respect to the First Property; All rights, powers, privileges options and other benefits of Balmoral Estates as lessor under such Leases including, but not limited to, the following: (a) the immediate and continuing right to receive and collect all Rents; and (b) the right to make all

waivers, agreements and settle-

ments, to give and receive all notices, consents and releases to take such action upon the happening of a default under any of the Leases, including the commencement, conduct, and consummation of such legal proceedings as may be permitted under any provision of any of the Leases or by law, and to do any and all other things whatsoever which Balmoral Estates is or may become entitled to do under any of the Leases;

All present and future contracts, agreements, permits, approvals, entitlements, escrows, licenses, documents, certificates, plans, drawings, specifications, and other similar instruments related or pertaining to the development, construction, renovation, improvement, or operation of the Property, together with all amendments of, supplements to, and renewals and extensions thereof at any time made (the "Contracts");

All rights, powers, privileges, options, and other benefits of Balmoral Estates under the Contracts, including, but not limited to, (a) the right to give waivers, consents, notices (b) the right to modify, terminate, or extend the contracts (c) the right to enforce any and all rights or remedies available to Balmoral Estates, either for the benefit of Balmoral Estates or Lender (d) the right to freely enjoy all benefits of the Contracts and (e) the right to take any action to do any and all things that Balmoral Estates is or may become entitled to do

under any of the Contracts. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS PRO-CEEDS FROM THE SALE, IF ANY, OTHER THEN THE PROPERTIES OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

In accordance with the American with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding or program, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Office of the Court Administrator at 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, as far in advance as possible, but preferably at  $\,$ least seven (7) working days before your scheduled court appearance or other court activity; or immediately upon receiving your notification if the time before the scheduled court appearance or other court activity is less than seven (7) days; if you are hearing or voice impaired, call 711.

Dated this 21st day of November 2025. WOOLSEY MORCOM, PLLC By: /s/ Charles Lee Wingard Jr. NICHOLAS W. MORCOM, ESQ. Florida Bar No. 0013767 CHARLES LEE WINGARD, JR., ESQ. Florida Bar No. 1033426 203 Fort Wade Road, Suite 260 Ponte Vedra, Florida 32081 (904) 638-4235 (telephone) (904) 638-9302 (facsimile) Email: nick@woolseymorcom.com lwingard@woolseymorcom.com shunne field @woolseymorcom.comAttorneys for Plaintiff

Nov. 28: Dec. 5, 2025

#### FIRST INSERTION

SECOND NOTICE OF SALE IN THE CIRCUIT COURT, TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-000191 LYNK INVESTMENTS, LLC, a

Florida limited liability company, Plaintiff, vs. BALMORAL ESTATES, LP, a Florida limited partnership, BALMORAL MASTER ASSOCIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES LLC, a Florida limited liability company, DREAMSCAPES POOL AND SPAS, LLC, a Florida limited liability company, BELLAVISTA BUILDING GROUP, INC., a Florida corporation, GB CONSTRUCTION SERVICES INC., a Florida corporation, and 4H PLUMBING. INC., a Florida corporation,

Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Summary Final Judgment of Foreclosure dated October 24, 2025, and entered in Case Number 2025-CA- $000191\,\mathrm{of}\,\mathrm{the}\,\mathrm{Circuit}\,\mathrm{Court}\,\mathrm{of}\,\mathrm{the}\,\mathrm{Tenth}$ Judicial Circuit in and for Polk County, Florida wherein LYNK INVEST-MENTS, LLC, a Florida limited liability company, is Plaintiff, and BALMORAL ESTATES, LP, a Florida limited partnership, BALMORAL MASTER ASSO-CIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES LLC, a Florida limited liability company, DREAMSCAPES POOL AND SPAS, LLC, a Florida limited liability company, BELLAVISTA BUILD-ING GROUP, INC., a Florida corporation, GB CONSTRUCTION SERVICES INC., a Florida corporation, and 4H PLUMBING, INC., a Florida corpora-

tion, are Defendants. The Clerk of the Court shall sell to the highest and best bidder for cash, at public sale on December 23, 2025, at 10:00 A.M. in an online sale pursuant to Section 45.031, Florida Statutes, at https://polk.realforeclose.com/ after having given notice as required by Section 45.031, Florida Statutes, the following described property as set forth in said Summary Final Judgment of Foreclosure under the Second Set of Loan Documents (in relation to the Amount Owed Under Second Set of Loan Documents) to wit:

Certain real property, hereafter referred to as the "Property" and more particularly described in **Exhibit "A"**.

#### EXHIBIT "A"

Certain real property, hereafter referred to as the "Second Property" and more particularly described as follows:

Lots 168, 169, 170, 173, and 176, Balmoral Estates Phase 2, according to the plat thereof, as recorded in Plat Book 164, Page(s) 1 through 5, of the Public Records of Polk County, Florida. All improvements and structures now or hereafter erected on the Second Property (including all

replacements and additions); All easements, rights of way, rights (including air, mineral, riparian, and development rights), franchises, tenements, appurtenances, leases, permits, licenses, powers, and privileges in any way now or hereafter belonging, relating, or pertaining to the Second Property or the buildings and improvements now or here-after erected thereupon;

All agreements, contracts, certificates, permits, licenses, plans, specifications, and other documents related to the development, construction, renovation or operation of the Second Property or the buildings and improvements now or hereafter erected thereupon; All furniture, fixtures, equip-

ment, supplies, and materials now or hereafter located on or attached to the Second Property (including, but not limited to, construction materials, tools, furnishings, machinery, ranges, refrigerators, dishwashers, heating and air conditioning units, washing machines, dryers maintenance equipment, awnings, shades, blinds, and carpeting), including replacements

and additions thereto; All proceeds paid under any insurance policies covering any of the Second Property, all property tax refunds or rebated received in regards to the Second Property, all condemnation proceeds, and all settlements or awards resulting from any suit or claim pertaining to any of the Second Property;

All present and future oral and written leases, licenses, and agreements for the use or occupancy of the whole or any part of the Second Property, including all amendments of, supplements to, and renewals and extensions thereof at any time made (all such lease, agreements, amendments, supplements, renewals, and extensions being hereinafter referred to collectively as the

"Leases") together with all rents, earnings, income, issues, profits, royalties, revenues, insurance proceeds (including, but not limited to, any policy of insurance covering loss of income or rents for any cause) whether pursuant to any of the Leases or otherwise, and all other monetary benefits now existing or hereafter arising, derived, or accrued from or belonging to the Property or such Leases, including any and all payments in lieu of rent, condemnation proceeds. damages, security deposits, rebates or refunds of impact fees, water or sewer connection fees, utility costs, taxes, assessments or other charges and all other sums due or to become due under and pursuant thereto (collectively the "Rents");
All guaranties of the tenant's

performance under any of the Leases;

Any award made to Balmoral Estates in any court proceeding involving any of the tenants in any bankruptcy, insolvency, or reorganization proceedings in any state or Federal court;

All reserves, escrows, and deposit accounts maintained with respect to the Second Property; All rights, powers, privileges, options and other benefits of Balmoral Estates as lessor under such Leases including, but not limited to, the following: (a) the immediate and continuing right to receive and collect all Rents: and (b) the right to make all waivers, agreements and settlements, to give and receive all

notices, consents and releases, to take such action upon the happening of a default under any of the Leases, including the commencement, conduct, and consummation of such legal proceedings as may be permitted under any provision of any of the Leases or by law, and to do any and all other things whatsoever which Balmoral Estates is or may become entitled to do under any of the Leases; All present and future contracts, agreements, permits, approvals, entitlements, escrows, licenses, documents, certificates, plans, drawings, specifications, and other similar instruments related or pertaining to the development, construction, renovation, improvement, or operation of the Property, together with all amendments of, supplements to, and renewals and extensions thereof at any time made (the "Contracts");

All rights, powers, privileges, options, and other benefits of Balmoral Estates under the Contracts, including, but not limited to, (a) the right to give waivers, consents, notices (b) the right to modify, terminate, or extend the contracts (c) the right to enforce any and all rights or remedies available to Balmoral Estates, either for the benefit of Balmoral Estates or Lender (d) the right to freely enjoy all benefits of the Contracts and (e) the right to take any action to do any and all things that Balmoral Estates is or may become entitled to do under any

of the Contracts. ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS PRO-CEEDS FROM THE SALE, IF ANY, OTHER THEN THE PROPERTIES OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE

25-01824K

In accordance with the American with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding or program, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Office of the Court Administrator at 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, as far in advance as possible, but preferably at least seven (7) working days before your scheduled court appearance or other court activity; or immediately upon receiving your notification if the time before the scheduled court appearance or other court activity is less than seven (7) days; if you are hearing or voice impaired, call 711. Dated this 21st day of November

2025. WOOLSEY MORCOM, PLLC By: /s/ Charles Lee Wingard Jr. NICHOLAS W. MORCOM, ESQ. Florida Bar No. 0013767 CHARLES LEE WINGARD, JR., ESQ Florida Bar No. 1033426 203 Fort Wade Road, Suite 260 Ponte Vedra, Florida 32081 (904) 638-4235 (telephone) (904) 638-9302 (facsimile) Email: nick@woolseymorcom.com lwingard@woolseymorcom.com shunnefield@woolseymorcom.com Attorneys for Plaintiff 25-091825K Nov. 28; Dec. 5, 2025

#### FIRST INSERTION

THIRD NOTICE OF SALE IN THE CIRCUIT COURT, TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-000191

LYNK INVESTMENTS, LLC, a

Florida limited liability company, Plaintiff, vs. BALMORAL ESTATES, LP, a Florida limited partnership, BALMORAL MASTER ASSOCIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES LLC, a Florida limited liability company, DREAMSCAPES POOL AND SPAS, LLC, a Florida limited liability company, BELLAVISTA BUILDING GROUP, INC., a Florida corporation, GB CONSTRUCTION SERVICES INC., a Florida corporation, and 4H PLUMBING,

INC., a Florida corporation,

**Defendants.**NOTICE IS HEREBY GIVEN pursuant to the Summary Final Judgment of Foreclosure dated October 24, 2025, and entered in Case Number 2025-CA-000191 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein LYNK INVEST-MENTS, LLC, a Florida limited liability company, is Plaintiff, and BALMORAL ESTATES, LP, a Florida limited partnership, BALMORAL MASTER ASSO-CIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES LLC, a Florida limited liability company, DREAMSCAPES POOL AND SPAS, LLC, a Florida limited liability company, BELLAVISTA BUILD-ING GROUP, INC., a Florida corporation, GB CONSTRUCTION SERVICES INC., a Florida corporation, and 4H PLUMBING, INC., a Florida corporation, are Defendants. The Clerk of the Court shall sell to the highest and best

bidder for cash, at public sale on December 23, 2025, at 10:00 A.M. in an online sale pursuant to Section 45.031, Florida Statutes, at https://polk.realforeclose.com/ after having given notice as required by Section 45.031, Florida Statutes, the following described property as set forth in said Summary Final Judgment of Foreclosure under the Third Set of Loan Documents (in relation to the Amount Owed Under Third Set of Loan Documents) to wit:

Certain real property, hereafter referred to as the "Property" and more particularly described in Exhibit "A".

#### EXHIBIT "A"

Certain real property, hereafter referred to as the "Third Property" and more particularly described as follows:

Property 1: Lot 171, Balmoral Estates Phase 2, according to the plat thereof, as recorded in Plat Book 164, Page(s) 1 through 5, of the Public Records of Polk County, Florida. Property 2:

Lot 135, Balmoral Estates Phase 2, according to the plat thereof, as recorded in Plat Book 164,  $Page(s) \ 1 \ through \ 5, of the \ Public$ Records of Polk County, Florida. All improvements and structures now or hereafter erected on the Third Property (including all replacements and additions);

All easements, rights of way, rights (including air, mineral, riparian, and development rights), franchises, tenements, appurtenances, leases, permits, licenses, powers, and privileges in any way now or hereafter belonging, relating, or pertaining to the Third Property or the buildings and

improvements now or hereafter erected thereupon;

All agreements, contracts, certificates, permits, licenses, plans, specifications, and other documents related to the development, construction, renovation, or operation of the Third Property or the buildings and improvements now or hereafter erected thereupon;

All furniture, fixtures, equipment, supplies, and materials now or hereafter located on or attached to the Third Property (including, but not limited to, construction materials, tools, furnishings, machinery, ranges, refrigerators, dishwashers, heating and air conditioning units, washing machines, maintenance equipment, aw-nings, shades, blinds, and carpeting), including replacements and additions thereto:

All proceeds paid under any insurance policies covering any of the Third Property, all property tax refunds or rebated received in regards to the Third Property, all condemnation proceeds, and all settlements or awards resulting from any suit or claim pertaining to any of the Third Property;

All present and future oral and written leases, licenses, and agreements for the use or occupancy of the whole or any part of the Third Property, including all amendments of, supplements to, and renewals and extensions thereof at any time made (all such lease, agreements, amendments, supplements, renewals, and extensions being hereinafter referred to collectively as the

"Leases") together with all rents, earnings, income, issues, profits, royalties, revenues, insurance proceeds (including, but not limited to, any policy of insurance covering loss of income or rents for any cause) whether pursuant to any of the Leases or otherwise, and all other monetary benefits now existing or hereafter arising, derived, or accrued from or belonging to the Property or such Leases, including any and all payments in lieu of rent, condemnation proceeds, damages, security deposits, re-bates or refunds of impact fees, water or sewer connection fees, utility costs, taxes, assessments or other charges and all other sums due or to become due under and pursuant thereto (collectively the "Rents"); All guaranties of the tenant's performance under any of the

Leases;

Any award made to Balmoral Estates in any court proceeding involving any of the tenants in any bankruptcy, insolvency, or reorganization proceedings in any state or Federal court; All reserves, escrows, and de-

posit accounts maintained with respect to the Third Property; All rights, powers, privileges, options and other benefits of Balmoral Estates as lessor under such Leases including, but not limited to, the following: (a) the immediate and continuing right to receive and collect all Rents; and (b) the right to make all waivers, agreements and settlements, to give and receive all notices, consents and releases, to take such action upon the

happening of a default under any of the Leases, including the commencement, conduct, and consummation of such legal proceedings as may be permitted under any provision of any of the Leases or by law, and to do any and all other things whatsoever which Balmoral Es tates is or may become entitled to do under any of the Leases; All present and future contracts, agreements, permits, approvals, entitlements, escrows, licenses, documents, certificates, plans, drawings, specifications, and other similar instruments related or pertaining to the development, construction, renovation, improvement, or operation of the Property, together with all amendments of, supplements to, and renewals and extensions thereof at any time made (the "Contracts");
All rights, powers, privileges,

options, and other benefits of Balmoral Estates under the Contracts, including, but not limited to, (a) the right to give waivers, consents, notices (b) the right to modify, terminate, or extend the contracts (c) the right to enforce any and all rights or remedies available to Balmoral Estates, either for the benefit of Balmoral Estates or Lender (d) the right to freely enjoy all benefits of the Contracts and (e) the right to take any action to do any and all things that Balmoral Estates is or may become entitled to do under any of the Contracts.

Certain real property, hereafter referred to as the "Property" and more particularly described in

Exhibit "A". ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS PRO-CEEDS FROM THE SALE, IF ANY, OTHER THEN THE PROPERTIES OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE

SALE. In accordance with the American with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding or program, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Office of the Court Administrator at 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, as far in advance as possible, but preferably at least seven (7) working days before your scheduled court appearance or other court activity; or immediately upon receiving your notification if the time before the scheduled court appearance or other court activity is less than seven (7) days; if you are hearing or voice impaired, call 711. Dated this 21st day of November

2025. WOOLSEY MORCOM, PLLC By: /s/ Charles Lee Wingard Jr NICHOLAS W. MORCOM, ESQ. Florida Bar No. 0013767 CHARLES LEE WINGARD, JR., ESQ. Florida Bar No. 1033426 203 Fort Wade Road, Suite 260 Ponte Vedra, Florida 32081 (904) 638-4235 (telephone) (904) 638-9302 (facsimile) Email: nick@woolseymorcom.com lwingard@woolseymorcom.com shunne field @woolsey morcom.comAttorneys for Plaintiff Nov. 28; Dec. 5, 2025 25-091826K

#### --- **SALES** ---FIRST INSERTION

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

CASE NO.: 2025-CA-000191 LYNK INVESTMENTS, LLC, a Florida limited liability company,

BALMORAL ESTATES, LP, a Florida limited partnership, BALMORAL MASTER ASSOCIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES LLC, a Florida limited liability company, DREAMSCAPES POOL AND SPAS. LLC. a Florida limited liability company, BELLAVISTA BUILDING GROUP, INC., a Florida corporation, GB CONSTRUCTION SERVICES INC., a Florida corporation, and 4H PLUMBING, INC., a Florida corporation, Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Summary Final Judgment of Foreclosure dated October 24, 2025, and entered in Case Number 2025-CA-000191 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein LYNK INVESTMENTS, LLC a Florida limited liability company, is Plaintiff, and BALMORAL ESTATES, LP, a Florida limited partnership, BALMORAL MASTER ASSOCIATION, INC., a Florida not for profit corporation, FELTRIM BALMORAL ESTATES LLC, a Florida limited liability company, DREAMS-CAPES POOL AND SPAS, LLC, a Florida limited liability company, BELLAVISTA BUILD-ING GROUP, INC., a Florida corporation, GB CONSTRUCTION SERVICES INC., a Florida corporation, and 4H PLUMBING, INC., a Florida corporation, are Defendants. The Clerk of the Court shall sell to the highest and best bidder for cash, at public sale on December 23, 2025, at 10:00 A.M. in an online sale pursuant to Section 45.031, Florida Statutes, at https://polk. realforeclose.com/ after having given notice as required by Section 45.031, Florida Statutes, the following described property as set forth in said Summary Final Judgment of Foreclosure under the Fourth Set of Loan Documents (in relation to the Amount Owed Under Fourth Set of Loan

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

10TH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION

DIVISION

CASE NO. 2024CA000834000000

Plaintiff, vs.
DIETRO MARTINEZ CASIMIRO

MARTINEZ CASIMIRO, et. al.,

NOTICE IS HEREBY GIVEN pursuant

to an Order or Final Judgment entered

in Case No. 2024CA000834000000 of

the Circuit Court of the 10th Judicial

Circuit in and for Polk County, Florida, wherein, SUN WEST MORTGAGE

COMPANY, INC., Plaintiff, and DI-

ETRO MARTINEZ CASIMIRO AKA

DIETRO ARESTI MARTINEZ CASI-

MIRO, et. al., are Defendants, Clerk

of Circuit Court, Stacy M. Butterfield

will sell to the highest bidder for cash

January 6, 2026 at 10:00 AM, the

LOT 2, BERKLEY HEIGHTS,

A SUBDIVISION ACCORDING TO THE PLAT THERE-

BOOK 58, PAGE 16, OF THE PUBLIC RECORDS OF POLK

NORTHEAST CORNER OF

SAID LOT 2, THENCE RUN

SOUTH 12.00 FEET, THENCE

POINT LYING 11.00 FEET

WESTERLY

RECORDED IN PLAT

www.polk.realforeclose.com,

following described property:

COUNTY, FLORIDA.

LESS:

BEGINNING

SUN WEST MORTGAGE

AKA DIETRO ARESTI

COMPANY, INC.

Defendants.

FIRST INSERTION

Certain real property, hereafter referred to as the "Property" and more particularly described in Exhibit "A". EXHIBIT "A"

Certain real property, hereafter referred to as the "Fourth Property" and more particularly described as follows:

Parcel 1: Lot 136, Balmoral Estates, Phase 2, according to the plat thereof, as recorded in Plat Book 164, Page(s) 1 through 5, inclusive, of the Public Records of Polk County, Florida

Parcel 2: Lot 178, Balmoral Estates, Phase 2, according to the plat thereof, as recorded in Plat Book 164, Page(s) 1 through 5, inclusive, of the Public Records of Polk County, Florida

Parcel 3: Lot 117, Balmoral Estates, Phase 2, according to the plat thereof, as recorded in Plat Book 164, Page(s) 1 through 5, inclusive, of the Public Records of Polk County, Florida

Parcel 4: Lot 140, Balmoral Estates, Phase 2, according to the plat thereof, as recorded in Plat Book 164, Page(s) 1 through 5, inclusive, of the Public Records of Polk County,

Parcel 5:

Lot 138, Balmoral Estates, Phase 2, according to the plat thereof, as recorded in Plat Book 164, Page(s) 1 through 5, inclusive, of the Public Records of Polk County, Parcel 6:

Lot 177, Balmoral Estates, Phase 2, according to the plat thereof, as recorded in Plat Book 164, Page(s) 1 through 5, inclusive, of the Public Records of Polk County, Florida

All improvements and structures now or hereafter erected on the Fourth Property (including all replacements and additions);

All easements, rights of way, rights (including air, mineral, riparian, and development rights), franchises, tenements, appurtenances, leases, permits, licenses,

powers, and privileges in any way now or hereafter belonging, relating, or pertaining to the Fourth Property or the buildings and improvements now or hereafter erected thereupon;

All agreements, contracts, certificates, permits, licenses, plans, specifications, and other documents related to the development, construction, renovation, or operation of the Fourth Property or the buildings and improvements now or hereafter erected thereupon;

All furniture, fixtures, equipment, supplies, and materials now or hereafter located on or attached to the Fourth Property (including, but not limited to, construction materials, tools, furnishings, machinery, ranges, refrigerators, dishwashers, heating and air conditioning units, washing machines, dryers, maintenance equipment, awnings, shades, blinds, and carpeting), including replacements and additions thereto;

All proceeds paid under any insurance policies covering any of the Fourth Property, all property tax refunds or rebated received in regards to the Fourth Property, all condemnation proceeds, and all settlements or awards resulting from any suit or claim pertaining to any of the Fourth Property;

All present and future oral and written leases, licenses, and agreements for the use or occupancy of the whole or any part of the Fourth Property, including all amendments of, supplements to, and renewals and extensions thereof at any time made (all such lease, agreements, amendments, supplements, renewals, and extensions being hereinafter referred to collectively as the "Leases") together with all rents, earnings, income, issues, profits, royalties, revenues, insurance proceeds (including, but not limited to, any policy of insurance covering loss of income or rents for any cause whether pursuant to any of the Leases or otherwise, and all other monetary benefits now existing or hereafter arising, derived, or accrued from or belonging to the Property or such Leases, in

cluding any and all payments in lieu of rent, condemnation proceeds, damages. security deposits, rebates or refunds of impact fees, water or sewer connection fees, utility costs, taxes, assessments or other charges and all other sums due or to become due under and pursuant thereto (collectively the "Rents");

mance under any of the Leases; Any award made to Balmoral Estates in any court proceeding involving any of the tenants in any bankruptcy, insol vency, or reorganization proceedings in any state or Federal court;

All reserves, escrows, and deposit accounts maintained with respect to the Fourth Property;

All rights, powers, privileges, options and other benefits of Balmoral Estates as lessor under such Leases including, but not limited to, the following: (a) the immediate and continuing right to receive and collect all Rents; and (b) the right to make all waivers, agreements and settlements, to give and receive all notices, consents and releases, to take such action upon the happening of a default under any of the Leases, including the commencement, conduct, and consummation of such legal proceedings as may be permitted under any provision of any of the Leases or by law, and to do any and all other things whatsoever which Balmoral Estates is or may become entitled to do under any of the Leases;

All present and future contracts, agree ments, permits, approvals, entitlements, escrows, licenses, documents, certificates, plans, drawings, specifications, and other similar instruments related or pertaining to the development, construction, renovation, improvement, or operation of the Property, together with all amendments of, supplements to, and renewals and extensions thereof at any time made (the "Contracts"):

All rights, powers, privileges, options, and other benefits of Balmoral Estates under the Contracts, including, but not limited to, (a) the right to give waivers, consents, notices (b) the right to modify terminate, or extend the contracts (c) the right to enforce any and all rights or remedies available to Balmoral Estates, either for the benefit of Balmoral Estates or Lender (d) the right to freely enjoy all benefits of the Contracts and (e) the right to take any action to do any and all things that Balmoral Estates is or may become entitled to do under any of the Contracts.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS PROCEEDS FROM THE SALE, IF ANY, OTHER THEN THE PROP-ERTIES OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITH-IN 60 DAYS AFTER THE SALE.

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

Dated this 21st day of November 2025. WOOLSEY MORCOM, PLLC By: /s/ Charles Lee Wingard Jr. NICHOLAS W. MORCOM, ESQ. Florida Bar No. 0013767 CHARLES LEE WINGARD, JR., ESQ. Florida Bar No. 1033426 203 Fort Wade Road, Suite 260 Ponte Vedra, Florida 32081 (904) 638-4235 (telephone) (904) 638-9302 (facsimile) Email: nick@woolseymorcom.com lwingard@woolseymorcom.com shunnefield@woolsevmorcom.com Attorneys for Plaintiff

FIRST INSERTION

Nov. 28; Dec. 5, 2025 25-01827K

SOUTH OF THE NORTH-WEST CORNER OF LOT 2, THENCE RUN NORTH 11.00 FEET TO THE NORTHWEST CORNER OF LOT 2, THENCE RUN EAST 80.00 FEET RE-

OF BEGINNING. Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth

TURNING TO THE POINT

in FL Stat. 45.302. IMPORTANT

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

DATED this 24th day of November, 2025. GREENSPOON MARDER, LLP 100 W. Cypress Creek Road, Suite 700 Fort Lauderdale, FL 33309 Telephone: (954) 491-1120 Hearing Line: (888) 491-1120 Facsimile: (954) 343-6982 Email: gmforeclosure@gmlaw.com Email:

Karissa.Chin-Duncan@gmlaw.com By: Karissa Chin-Duncan, Esq. Florida Bar No. 98472 24-000429-01 / 36616.0225 / Jean Schwartz

Nov. 28; Dec. 5, 2025 25-01814K FIRST INSERTION FLORIDA

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

CASE NO. 2023CA005714000000 FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2020-2,

Plaintiff, vs. VINCENT AKHIMIE, et al.

**Defendant(s).**NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 19, 2025, and entered in 2023CA00571400000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2020-2 is the Plaintiff and VINCENT AKHIMIE; UNKNOWN TENANT(S) IN POSSESION 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 December 18, 2025, the following described property as set forth in said Final Judgment, to wit: LOT 61, LAKE POINT SOUTH, ACCORDING TO THE PLAT

Property Address: 1212 CAN-DLEWOOD DR, LAKELAND, FL 33813

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, Sec-

tion 45.031. IMPORTANT

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 24 day of November,

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com Nov. 28; Dec. 5, 2025 25-01823K

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

FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2024CA003403000000 PLANET HOME LENDING, LLC,

MIGUEL A. CRUZ A/K/A MIGUEL CRUZ AND ANA BORRERO, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 20, 2025, and entered in 2024CA003403000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PLANET HOME LENDING, LLC is the Plaintiff and MIGUEL A. CRUZ A/K/A MIGUEL CRUZ; ANA BORRERO; ROLLING OAK RIDGE SUBDIVISION PROP-OWNERS' 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 December 19, 2025, the following described property as set forth in said Final

Judgment, to wit:

LOT 53, ROLLING OAK
RIDGE, A SUBDIVISION AC-CORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 91, PAGES 21 AND 22, OF THE PUBLIC RECORDS OF POLK COUN-TY, FLORIDA

Property Address: 752 HUNT

DR, LAKE WALES, FL 33853Any 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

IMPORTANT

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

Dated this 24 day of November, 2025.

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Boca Raton, FL 33487 Telephone: 561-241-6901 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 24-225413 - ErS Nov. 28; Dec. 5, 2025

25-01822K

#### FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA CASE NO.

2024CA-002650-0000-00 THE BLUFFS OF CHRISTINA CONDOMINIUM ASSOCIATION, INC., A FLORIDA NOT-FOR-PROFIT CORPORATION, THOMAS GEBREGERGIS, UNKNOWN SPOUSE OF THOMAS GEBREGERGIS, UNKNOWN TENANT #1, UNKNOWN TENANT #2 AS UNKNOWN

Defendant(s),
Notice is hereby given that pursuant to a Final Judgment entered on SEPTEM-BER 30, 2025, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTER-FIELD, CPA, the Clerk of the Circuit

TENANTS IN POSSESSION,

Court will sell the property situated in Polk County, Florida, described as: Unit 3-BR, THE BLUFFS OF CHRISTINA I, A CONDO-MINIUM, Polk County, Florida, according to Declaration of Condominium recorded in Official Records Book 1620, Page 1885, and the plat thereof recorded is Condominium Plat Book 2, Pages 10, 11, and 12, Public Records of Polk County, Florida, said unit lying in Section 24, Township 29 South, Range 23 East, Polk County, Florida.

Parcel I.D. No.: 23-29-24-141840-003030 a/k/a 6568 SWEETBRIAR LN to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com,

on 15TH day of DECEMBER, 2025. ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS

MUST FILE A CLAIM WITHIN 60

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

are hearing or voice impaired, call 711. WITNESS my hand and the seal of the Court on this 10th day of Novem-STACY M. BUTTERFIELD, CPA

Clerk of the Circuit Court Drawer CC-12, P. O. Box 9000 Bartow, Florida 33831-9000 (SEAL) By Carolyn Mack Deputy Clerk

Polk County Clerk of Courts Civil Law Department Drawer CC-12, P. O. Box 9000 Bartow, FL 33831-9000 25-01797K Nov. 28; Dec. 5, 2025

NOTICE OF SALE **PURSUANT TO CHAPTER 45** 

IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

THEREOF. RECORDED IN

PLAT BOOK 68, PAGES 1

AND 2, OF THE PUBLIC RE-CORDS OF POLK COUNTY,

CASE NO.: 532022CA002324000000 U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR RMTP TRUST, SERIES 2021 COTTAGE-TT-V, Plaintiff, v. SHAN RAMNAUTH, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on November 12, 2025 and entered in Case No. 532022CA002324000000 in the Circuit Court of the 10th Judicial Circuit in

and for Polk County, Florida, wherein

SASHA RAGBIR AND SHAN RAM-NAUTH, et al., are the Defendants. The Clerk of the Court, STACY M. BUTTERFIELD, CPA, will sell to the highest bidder for cash at www.polk. realforeclose.com on January 12, 2026, at 10:00am, the following described real property as set forth in said Final Judgment, to wit:

ALL THAT PROPERTY SITU-ATE IN THE COUNTY OF POLK AND STATE OF FLOR-IDA DESCRIBED AS: LOT 25, DRAYTON-PRESTON WOODS AT PROVIDENCE-PHASE 2, ACCORDING TO THE PLAT THEREOF,AS RECORDED IN PLAT BOOK 161, PAGE 35, OF THE PUB-LIC RECORDS OF POLK COUNTY, FLORIDA. PARCEL ID:28-26-07-932851-000250

and commonly known as: 389 BRUNSWICK DR., DAVENPORT, FL

33837 (the "Property"). ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60

DAYS AFTER THE SALE. IMPORTANT If you are a person with a dis-

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

impaired, call 711. GHIDOTTI | BERGER LLP Attorneys for Plaintiff 10800 Biscayne Blvd., Suite 201 Miami, FL 33161 Telephone: (305) 501-2808 Facsimile: (954) 780-5578 By: /s/ Johanni Fernandez-Marmol Jason Duggar, Esq. FL Bar No.: 83813 Christophal Hellewell, Esq. FL Bar No.: 114230 Anya E. Macias, Esq. FL Bar No.: 0458600 Tara Rosenfeld, Esq. FL Bar No.: 59454 Johanni Fernandez-Marmol, Esq. FL Bar No.: 1055042 Joe Hynes, Esq. FL Bar No.: 188654 Jimmy Edwards, Esq. FL Bar No.: 81855 fcpleadings@ghidottiberger.com25-01811K Nov. 28; Dec. 5, 2025



FIRST INSERTION

#### Who benefits from legal notices?

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

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

--- SALES ---

POLK COUNTY

#### FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.:

2024-CA-001107-0000-00 TRADITIONS AT WINTER HAVEN HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation., Plaintiff, vs.

ALMERTIS STEPHENS, JR., individually; DENIEDRA MORRISON, individually; and SECRETARY OF HOUSING AND URBAN DEVELOPMENT. Defendants.

NOTICE is hereby given pursuant to a Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, dated September 24, 2025, and Order on Motion to Cancel and Reschedule the Foreclosure Sale Set for Auction, dated November 10, 2025, and entered in Case Number: 2024-CA-001107-0000-00, of the Circuit Court in and for Polk County, Florida, wherein TRADI-TIONS AT WINTER HAVEN HOME-OWNERS ASSOCIATION, INC., is the Plaintiff, and ALMERTIS STEPHENS, JR., individually; DENIEDRA MOR-RISON, individually; and SECRETARY OF HOUSING AND URBAN DE-VELOPMENT; are the Defendants, the Polk County Clerk of the Court will sell to the highest and best bidder for cash, by electronic sale on-line at www.polk.realforeclose.com, beginning at 10:00 o'clock A.M. on the 22nd day of December, 2025 the following described property as set forth in said Summary Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, to-wit:

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

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

Florida Bar No.: 0915602 Patrick J. Burton Florida Bar No.: 0098460 Arthur Barksdale Florida Bar No.: 0040628 Rebecca Blechman Florida Bar No.: 0121474 Nelson Crespo Florida Bar No.: 0121499 Brian S. Hess Florida Bar No.: 0725072 Helena G. Malchow Florida Bar No.: 0968323 Eryn M. McConnell Florida Bar No.: 0018858 Shelby Pfannerstill Florida Bar No.: 1058704 Toby Snively Florida Bar No.: 0125998 DI MASI | BURTON, P.A. 801 N. Orange Avenue, Suite 500 Orlando, Florida 32801

Ph. (407) 839-3383 Fx. (407) 839-3384 Service E-Mail: JDLaw@Orlando-Law.com Attorney for Plaintiff, Association Nov. 28; Dec. 5, 2025

#### FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

CIVIL DIVISION CASE NO. 532021CA002747000000

REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs. LAJUAIA A. KEEN; UNKNOWN SPOUSE OF LAJUAIA A. KEEN; STACY K. SNELLINGS N/K/A STACY KEEN; UNKNOWN SPOUSE OF STACY K. SNELLINGS N/K/A STACY KEEN; TRUIST BANK, SUCCESSOR BY MERGER TO SUNTRUST BANK; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT

PROPERTY,

NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed October 28, 2025 and entered in Case No. 532021CA002747000000. of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein REVERSE MORT-GAGE FUNDING LLC is Plaintiff and LAJUAIA A. KEEN; UNKNOWN SPOUSE OF LAJUAIA A. KEEN: STACY K. SNELLINGS N/K/A STA-CY KEEN; UNKNOWN SPOUSE OF STACY K. SNELLINGS N/K/A STACY KEEN; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; TRUIST BANK, SUC-CESSOR BY MERGER TO SUN-TRUST BANK; UNITED STATES OF AMERICA. ACTING ON BEHALF OF THE OF THE SECRETARY OF HOUSING AND URBAN DEVEL-OPMENT: are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELEC-

TRONIC SALE AT: WWW.POLK. REALFORECLOSE.COM, at 10:00 A.M., on December 12, 2025, the following described property as set forth in said Final Judgment, to wit:

THE FOLLOWING PROPER-TY SITUATED IN THE STATE OF FLORIDA, COUNTY OF POLK, DESCRIBED AS FOL-LOWS:

THE WEST 210 FEET OF THAT PART OF THE SW 1/4 OF SECTION 9, TOWN-SHIP 30 SOUTH, RANGE 29 EAST, LYING SOUTH OF OLD STATE ROAD #79 AND NORTH OF HIGHWAY #60 AS PRESENTLY LOCATED.

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 be-fore 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 vou. 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 19th day of November 2025.

Marc Granger, Esq. Bar. No.: 146870 Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 21-00429 CLNK

V6.20190626Nov. 28; Dec. 5, 2025 25-01800K

# **Email your Legal Notice** legal@businessobserverfl.com • Deadline Wednesday at noon • Friday Publication

#### FIRST INSERTION

#### NOTICE OF RULE DEVELOPMENT BY BRIDGEWATER COMMUNITY DEVELOPMENT DISTRICT

In accordance with Chapters 120 and 190, Florida Statutes, Bridgewater Community Development District ("District") hereby gives notice of its intention to develop Amended and Restated Rules of Procedure, Rule No. 1, to govern the operations of the District.

The Amended and Restated Rules of Procedure will address such topics as the Board of Supervisors, officers and voting, district offices, public information and inspection of records, policies, public meetings, hearings and workshops, rulemaking proceedings and competitive purchase including procedure under the Consultants Competitive Negotiation Act, procedure regarding auditor selection, purchase of insurance, pre-qualification, construc-tion contracts, goods, supplies and materials, maintenance services, contractual services and protests with respect to proceedings, as well as any other area of the general operation of the District.

The purpose and effect of the Amended and Restated Rules of Procedure is to provide for efficient and effective District operations and to ensure com-

pliance with recent changes to Florida law. The legal authority for the adoption of the proposed Amended and Restated Rules of Procedure includes sections 190.011(5), 190.011(15) and 190.035, Florida Statutes (2025). The specific laws implemented in the Amended and Restated Rules of Procedure include, but are not limited to, sections 112.08,  $112.3143,\ 112.31446,\ 112.3145,\ 119.07,$ 119.0701, 120.54, 189.053, 189.069(2) (a)(15), 190.006, 190.007, 190.008, 190.011(3), 190.011(5), 190.011(15), 190.033, 190.035, 218.33, 218.391, 255.05, 255.0518, 255.0525, 255.0992,  $255.20,\ 286.0105,\ 286.011,\ 286.0113,$ 286.0114. 287.017. 287.055. and 287.084, Florida Statutes (2025).

A copy of the proposed Amended and Restated Rules of Procedure and any material proposed to be incorporated by reference may be obtained by contacting Richard McGrath, District Manager at Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa FL 33619 (rmcgrath@gms-tampa.com); (813)-344-4844, Ext. 111. Richard McGrath, District Manager

Bridgewater Community Development

November 28, 2025 25-01818K

#### 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.: 2025CA000161000000 HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2006-2. Plaintiff, VS. UNKNOWN SUCCESSOR TRUSTEE OF THE CECIL D. & DOROTHY ANN SMITH LIVING; FRANCES BAGLEY; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES,

GRANTEES, OR OTHER

CLAIMANTS

Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on November 12, 2025 in Civil Case No. 2025CA000161000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2006-2 is the Plaintiff, and UNKNOWN SUCCESSOR TRUSTEE OF THE CECIL D. & DOR-OTHY ANN SMITH LIVING; FRAN-CES BAGLEY: ANY AND ALL UN-KNOWN 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 PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-ANTS 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 December 29, 2025 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOTS 5 AND 8, IN BLOCK "B"

OF VINE PARK ADDITION TO FORT MEADE, FLORIDA, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGE 102, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, SAID LOTS LYING IN AND COMPRISING A PART OF THE SE ¼ OF NE ¼ OF SECTION 34, TOWNSHIP 31 SOUTH, RANGE 25 EAST

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

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

paired, call 711. Dated this 21st day of November,

ALDRIDGE PITE, LLP Attorney for Plaintiff 401 W. Linton Blvd., Suite 202-B Delray Beach, FL 33444 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: /s/ Zachary Ullman FBN: 106751 Primary E-Mail: Service Mail@aldridgepite.com1221-16444B

Nov. 28; Dec. 5, 2025 25-01813K

#### FIRST INSERTION

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

CASE NO. 2023CA006191000000 WELLS FARGO BANK, NA, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF STRUCTURED ASSET MORTGAGE INVESTMENTS II, INC., BEAR STEARNS MORTGAGE FUNDING, TRUST 2007-AR3, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007-AR3,

Plaintiff, vs. JEANIA M. RILEY; UNKNOWN SPOUSE OF JEANIA M. RILEY; DONNA M. PURNELL; UNKNOWN SPOUSE OF DONNA M. PURNELL; SOLIVITA COMMUNITY ASSOCIATION, INC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY,

Defendant(s)
NOTICE IS HEREBY GIVEN pursuant to a Consent Final Judgment of Foreclosure filed August 27, 2025 and entered in Case No. 2023CA006191000000. of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein WELLS FARGO BANK, NA, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF STRUCTURED ASSET MORTGAGE INVESTMENTS II, INC., BEAR STEARNS MORT-GAGE FUNDING, TRUST 2007-AR3, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007-AR3 is Plaintiff and JEANIA M. RILEY; DONNA M. PURNELL: UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; SO-LIVITA COMMUNITY ASSOCIA-

TION, INC.; are defendants. STACY

M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest

and best bidder for cash BY ELEC-

TRONIC SALE AT: WWW.POLK. REALFORECLOSE.COM, at 10:00 A.M., on December 29, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 21, IN BLOCK A, SOLIV-ITA PHASE 7B1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 136, AT PAGE 14-18, 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.

This notice is provided pursuant to Administrative Order No.1-21.5.

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 November, Eric Knopp, Esq. Bar. No.: 709921 Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380

Designated service email: notice@kahaneandassociates.com File No.: 23-00757 SPS V6.20190626 Nov. 28; Dec. 5, 2025 25-01817K

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

Case #: 2025CA000554000000 DIVISION: 4

Marlin Mortgage Capital, LLC Plaintiff, -vs.-

Carolyn Caez Figueroa a/k/a Carolyn Caez-Figueroa; Felix Mercado Cortes a/k/a Felix Mercado; Unknown Spouse of Carolyn Caez Figueroa a/k/a Carolyn Caez-Figueroa; Unknown Spouse of Felix Mercado Cortes a/k/a Felix Mercado; Service Finance Company, LLC; Lake Smart Pointe Homeowners' Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the  $above\ named\ Defendant(s)$ **Defendant(s).**NOTICE IS HEREBY GIVEN pursuant

to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2025CA000554000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Marlin Mortgage Capital, LLC, Plaintiff and Carolyn Caez Figueroa a/k/a Carolyn Caez-Figueroa 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 December 17, 2025,

FIRST INSERTION

the following described property as set forth in said Final Judgment, to-wit: 52, POINTE, ACCORDING TO THE PLAT THEREOF RE-CORDED IN PLAT BOOK 172, PAGES 9-12, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

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

Submitted By: ATTORNEY FOR PLAINTIFF: LOGS LEGAL GROUP LLP 750 Park of Commerce Blvd., Suite 130 Boca Raton, Florida 33487 (561) 998-6700 23-328811 FC01 CXE

Nov. 28; Dec. 5, 2025 25-01805K

#### FIRST INSERTION

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

Case No. 532023CA005978000000 Freedom Mortgage Corporation, Plaintiff, vs.

Jose Ivan Olivera a/k/a Jose Olivera, Defendant.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 532023CA005978000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Jose Ivan Olivera a/k/a Jose Olivera are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 29th day of December, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 30, MAISANO HIGH-LAND ESTATES, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 66, PAGE(S) 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TAX ID:

27-27-28-776620-000300 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

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

Dated this 25th day of November, 2025.

BROCK & SCOTT, PLLC Attorney for Plaintiff 4919 Memorial Hwy, Suite 135 Tampa, FL 33634 Phone: (954) 618-6955 Fax: (954) 618-6954 FLCourtDocs@brockandscott.comBy /s/Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 Case No. 532023CA005978000000 File # 23-F01657 Nov. 28; Dec. 5, 2025

#### FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2024CA002312000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-1 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-1,

Plaintiff, vs.
UNKNOWN HEIRS OF BENICE CAJUSTE; BENSON CAJUSTE; JEANEVEL CAJUSTE Defendants

NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling the Foreclosure Sale dated November 12, 2025, and entered in Case No.  $2024 \hbox{CA002312000000},$  of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPA-NY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-1 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-1, is Plaintiff and UNKNOWN HEIRS OF BENICE CAJUSTE; BENSON CA-JUSTE; JEANEVEL CAJUSTE, are defendants. Stacy M. Butterfield, Clerk of 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 29TH day of DECEMBER, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 46, OF ROSEWOOD MANOR, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 37, AT PAGE 3, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Si usted es una persona minusválida que necesita algún acomodamiento para poder participar en este procedimiento, usted tiene derecho, sin tener gastos propios, a que se le provea cierta ayuda. Tenga la amabilidad de ponerse en contacto con the Office of the Court Administrative, 255 N. BroadwayAvenue, Bartow, Florida33830,(863) 534-4686 por lo menos 7 días antes de la cita fijada para su comparecencia en los tribunales, o inmediatamente después de recibir esta notificación si el tiempo antes de la comparecencia que se ha programado es menos de 7 días; si usted tiene discapacitación del oído o de la voz, llame al 711.

Si ou se yon moun ki enfim ki bezwen akomodasyon pou w ka patisipe nan pwosedi sa, ou kalifye san ou pa gen okenn lajan pou w peye, gen pwovizyon pou jwen kèk èd. Tanpri kontakte the Office of the Court Administrative, 255 N. BroadwayAvenue, Bartow, Florida 33830,(863) 534-4686 nan 7 jou anvan dat ou gen randevou pou parèt nan tribinal la, oubven imedyatman apre ou fin resevwa konvokasyon an si lè ou gen pou w parèt nan tribinal la mwens ke 7 jou; si ou gen pwoblèm pou w tande oubyen pale, rele 711.

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

Dated this 24th day of November,

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/ Mark Elia Mark C. Elia, Esq. Florida Bar #: 695734

PHH19724-24/sapNov. 28; Dec. 5, 2025 25-01829K

SARASOTA • MANATEE • HILLSBOROUGH • PASCO • PINELLAS • POLK • LEE • COLLIER • CHARLOTTE

#### --- SALES / ACTIONS ---

**POLK COUNTY** 

#### FIRST INSERTION

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

CASE NO. 2025CC-003129-A000-BA DINNER LAKE SHORES HOME OWNERS ASSOCIATION, INC. Plaintiff(s) VS.

LATRISSA YOLANDA SPEARS,

#### Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on OCTO-BER 2ND, 2025 in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

Lot 36, DINNER LAKE SHORES, PHASE ONE, according to the Plat thereof, as recorded in Plat Book 112, Page(s) 29 to 31, of the Public Records of Polk County, Florida.

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 17 day of DECEMBER, 2025.

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

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

WITNESS my hand and the seal of the Court on this 12th day of November,

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

Civil Law Department Drawer CC-12, P. O. Box 9000 Bartow, FL 33831-9000 Nov. 28; Dec. 5, 2025 25-01798K

#### FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO: 2023-CA-006048

HALLMARK HOME MORTGAGE, LLC, Plaintiff, vs.
ARALECK G DE LA CRUZ,

Defendant(s).

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure in Rem entered on November 12, 2025 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on December 17, 2025 at 10:00 A.M., at www. polk.realforeclose.com, the following

described property: Lot 18, Block 405, Indian Lake Estates Unit No. 14, according to the Plat thereof, recorded in Plat Book 40, Page(s) 21, of the Public Records of Polk County, Florida. Property Address: 713 Gaillardia Drive, Indian Lake Estates, FL 33855 (the "Property")

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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: November 21, 2025 /s/ Kelley L. Church Kellev L. Church, Esquire Florida Bar No.: 100194 Quintairos, Prieto, Wood & Boyer, P.A. 255 S. Orange Ave., Ste. 900 Orlando, FL 32801-3454 (855) 287-0240 (407) 872-6012 Facsimile E-mail: servicecopies@qpwblaw.com E-mail: kchurch@qpwblaw.com

25-01807K

Attorney for Plaintiff

Matter # FL-003312-23 -

Case # 2023-CA-006048

Nov. 28; Dec. 5, 2025

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

OSCEOLA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2023 CA 003682 MF 1SHARPE OPPORTUNITY INTERMEDIATE TRUST, Plaintiff, vs.
DAVID A. MONTEMAYOR A/K/A DAVID ALLEN MONTEMAYOR,

Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered June 18, 2024 in Civil Case No. 2023 CA 003682 MF of the Circuit Court of the NINTH JU-DICIAL CIRCUIT in and for Osceola County, Kissimmee, Florida, wherein 1SHARPE OPPORTUNITY INTER-MEDIATE TRUST is Plaintiff and David A. Montemayor a/k/a David Allen Montemayor, et al., are Defendants, the Clerk of Court, KELVIN SOTO, will sell to the highest and best bidder for cash Osceola County Courthouse, 3 Courthouse Square, Room 204 (2nd floor) Kissimmee, FL 34741 in accordance with Chapter 45, Florida Statutes on the 17th day of December, 2025 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Parcel 1: Lot 2, Block 412, POINCIANA NEIGHBORHOOD 2 WEST, VILLAGE 7, according to the

#### FIRST INSERTION

Plat thereof as recorded in Plat Book 55, Page(s) 5 through 18, of the Public Records of POLK County, Florida.

28-27-33-934460-412020 Parcel 2:

Lot 6, Block 270, POINCIANA NEIGHBORHOOD 6 SOUTH, VILLAGE 3, according to the Plat thereof as recorded in Plat Book 54, Page(s) 43 through 49, of the Public Records of POLK County, Florida.

 $28 \hbox{-} 27 \hbox{-} 35 \hbox{-} 934560 \hbox{-} 270060$ 

Parcel 3: Lot 15, Block 362, POINCIANA NEIGHBORHOOD 2 WEST, VILLAGE 7, according to the Plat thereof as recorded in Plat Book 55, Page(s) 5 through 18, of the Public Records of POLK County, Florida. Tax ID:

28 - 27 - 33 - 934460 - 362150Parcel 4:

Lot 5, Block 392, POINCIANA NEIGHBORHOOD 2 WEST, VILLAGE 7, according to the Plat thereof as recorded in Plat Book 55, Page(s) 5 through 18, of the Public Records of POLK County, Florida.

28 - 27 - 33 - 934460 - 392050

Parcel 5: Lot 18, Block 1556, POINCI-ANA NEIGHBORHOOD 2, VILLAGE 1, according to the

Plat thereof as recorded in Plat Book 3, Page(s) 17 through 31, of the Public Records of OSCEOLA County, Florida. Tax ID:

25-26-28-6118-1556-0180

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. By: /s/ Robyn Katz

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

22-01708FL Nov. 28: Dec. 5, 2025 25-01806K

#### FIRST INSERTION

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

CASE NO.: 2025CA002776 U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR TREATY OAK MORTGAGE TRUST Plaintiff(s), vs. B & K NATIONWIDE

ENTERPRISES INC; ANKOOR MUKESH PATEL; RAM CONTRACTING SERVICES, INC.; THE UNKNOWN TENANT IN POSSESSION, Defendant(s).

TO: ANKOOR MUKESH PATEL LAST KNOWN ADDRESS: 10105 COURTNEY OAKS CIR APT 201, TAMPA, FL 33619 CURRENT ADDRESS: UNKNOWN YOU ARE HEREBY NOTIFIED

that a civil action has been filed against you in the Circuit Court of Polk County, Florida, to foreclose certain real prop erty described as follows:

LOT 4, BLOCK 3, LINCOLN PARK ADDITION, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 9, PAGE 19, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property address: 109 D Street,

Lake Wales, FL 33853 You are required to file a written re-

sponse with the Court and serve a copy

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

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

12/29/2025 Default Date DATED this the day of NOV 17, 2024. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: Ruthy Pacheco Deputy Clerk

Padgett Law Group 6267 Old Water Oak Road, Tallahassee, FL 32312 attorney@padgettlawgroup.com TDP File No. 25-006218-2 Nov. 28; Dec. 5, 2025 25-01802K

#### SUBSEQUENT INSERTIONS

#### --- PUBLIC SALES / ACTIONS / SALES / ESTATE ---

#### SECOND INSERTION

NOTICE OF PUBLIC SALE The following personal property of Kelly Leroy Kaschub will on the 8th day of December 2025 at 11:00 a.m., on property at 1 BB Street, Lakeland, Polk County, Florida 33815, in Georgetowne Manor be sold for cash to satisfy storage fees in accordance with Florida Stat-

utes, Section 715.109: Year/Make: 1963 NEWM Mobile Home VIN No.: 313028 Title No.: 1708198

PREPARED BY:

And All Other Personal Property There-

Rosia Sterling Lutz, Bobo & Telfair, P.A. 2155 Delta Blvd, Suite 210-B Tallahassee, Florida 32303 November 21, 28, 2025

#### SECOND INSERTION

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

PROBATE DIVISION File No. 2025CP003246A000BA Division: CP-14 IN RE: ESTATE OF PRISCILLA KIRVEN SILAGHI

Deceased. The administration of the estate of PRISCILLA KIRVEN SILAGHI, deceased, whose date of death was June, 19, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Circuit Court for Polk County, Probate Division, 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are

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

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

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 November 21, 2025.

Personal Representative: JULIO BENAVIDES 10501 SW 124TH Street

Miami, FL 33186 Attorney for Personal Representative: THOMÁS C. WALSER, ÉSQ. Florida Bar No. 381578 Walser Law Firm 4800 N. Federal Highway, Suite 108D Boca Raton, FL 33431 Primary Email: twalser@walserlaw.com

25-01771K

November 21, 28, 2025

#### SECOND INSERTION

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

CASE NO.: 2025CA003346A000BA LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.

SEECHARRAN PERSAUD, et al., Defendants. TO: SEECHARRAN PERSAUD

5557 ORO VALLEY RD, AUBURNDALE, FL 33823 MALAWATTIE MANGAL-PERSAUD 5557 ORO VALLEY RD. AUBURNDALE, FL 33823

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

lowing described property: LOT 109, BERKLEY RIDGE PHASE 2, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 169, PAGES 35 THROUGH 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, FORT LAUDERDALE, FL 33310 on or before December 16, 2025, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter: otherwise a default will be entered against you for the relief demanded in the complaint.

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

WITNESS my hand and the seal of this Court this 7th day of November,

STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By A. Nieves As Deputy Clerk De Cubas & Lewis, P.A.,

Attorney for Plaintiff, PO BOX 5026 FORT LAUDERDALE, FL 33310 November 21, 28, 2025 25-01768K

**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



#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025-CP-1563 IN RE: ESTATE OF DORIS GERTUDE FISHER

Deceased The administration of the estate of Doris Gertude Fisher, deceased, whose date of death was February 10, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732,2211. Florida Statutes. ALL CLAIMS NOT FILED WITHIN

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

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: November 21, 2025

Personal Representative: Michael A. Fisher 2003 Spirit Lake Road Winter Haven, Florida 33880

Attorney for Personal Representative:

Andrew J. Oram

E-mail Addresses: andrew@oram.law, office@oram.law Florida Bar No. 1015374 Oram Law, PLLC 308 Ave G SW Suite 209 Winter Haven, Florida 33880 Telephone: (863) 259-4743 November 21, 28, 2025 25-01772K

**Email your Legal Notice** Deadline Wednesday at noon

Business Observer

#### SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2022CA001326000000 AMERIHOME MORTGAGE COMPANY, LLC; Plaintiff, v.

GEORGE BRINKLEY A/K/A GEORGE E. BRINKLEY, LAURI SELLERS A/K/A LAURI S. SELLERS, UNKNOWN TENANT #1 IN POSSESSION OF THE PROPERTY, UNKNOWN TENANT #2 IN POSSESSION OF THE PROPERTY, ET.AL; Defendants

NOTICE IS HEREBY GIVEN that, in accordance with the Order granting plaintiff's motion to reschedule foreclosure sale dated October 13, 2025, the Clerk of the Circuit Court for Polk County will sell to the highest and best bidder for cash beginning on December 12, 2025 at 10:00 AM via http://www. polk.realforeclose.com, the following

described property: Lot 14, Block 2, LAKE BONNY HEIGHTS, according to the plat thereof, as recorded in Plat Book 35, Page 24, Public Records of Polk County, Florida. Property Address: 2175 MONTICELLO AVE, LAKELAND, FL 33801 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM

THE SALE, IF ANY, OTHER THAN

THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE TEH CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVID-ED HEREIN.

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

Andrew Arias, FBN: 89501 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954) 644-8704; Fax: (401) 262-2110 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com MLG No · 22-01881 / CASE NO.: 2022CA001326000000 November 21, 28, 2025 25-01762K

#### SECOND INSERTION

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

CIVIL DIVISION

CASE NO. 2025-CA-001945 CRUZ BAY PROPERTIES INC. Plaintiff, vs. REAL REALTY SOLUTIONS INC., GREENWOOD VOR INC., LIVING INTERIOR PLANT SERVICE INC.

Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Consent In Rem Final Judgment of Foreclosure dated November 3rd 2025 and entered in Case number 2025-CA-1945 of the County Court of the Tenth Judicial Circuit in and for Polk County wherein Cruz Bay Properties Inc., is the Plaintiff and Real Realty Solutions Inc. et. al. is the Defendant, Stacy M. Butterfield as the Clerk of the Court will sell to the highest and best bidder for cash at http://www.polk.realforeclose.com, on December 5, 2025 at 10:00 AM, the following described property as set forth in said Consent in Rem Final Judgment

of Foreclosure, to wit: Lot 156, Haines Ridge Phase 1 as recorded in Plat Book 150, Pages 7 through 11, inclusive, of the Public Records of Polk County, Florida together with Affidavit of Surveyor recorded in Official Records Book 7792, Pages 661, of the Public Records of Polk County, Florida.

More commonly known as: 330 Gladesdale St., Haines City, FL. 33844 ("Prop-

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 Statute, 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 November 18, 2025

Respectfully submitted /s/ Joseph Martinez Joseph Martinez, Esq. Martinez Law Attorney for Plaintiff Florida Bar Number: 483990 12601 Gulf Blvd, Ste 6 Treasure Island, FL 33706 Telephone: (727) 363-1529 Fax: (813) 288-1520 E-Mail: jmartinez@mlaw.us Secondary E-Mail: jessica@mlaw.us November 21, 28, 2025

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

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

Rarely do consumers specifically search online

SECOND INSERTION

#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DÍVISION File No. 2025 CP 001175 IN RE: ESTATE OF WILLIAM JOSEPH MAYNARD

Deceased. The administration of the estate of William Joseph Maynard, deceased, whose date of death was December 17, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and oth-

er 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.

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

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA

PROBATE DIVISION

File No. 532025CP003297A000BA

IN RE: ESTATE OF

LUIS ANTONIO

PEDROSA TORRES Deceased.

The administration of the estate of

Luis Antonio Pedrosa Torres, deceased,

whose date of death was August 29,

2025, is pending in the Circuit Court

for Polk County, Florida, Probate Division, the address of which is 255 N.

Broadway Ave., Bartow, FL 33830. The

names and addresses of the personal

representative and the personal repre-

sentative's attorney are set forth below.

All creditors of the decedent and oth-

er persons having claims or demands

against decedent's estate on whom a

copy of this notice is 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

All other creditors of the decedent

and other persons having claims or de-

mands against decedent's estate must

file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

The personal representative has no

duty to discover whether any property held at the time of the decedent's death

NOTICE OF FORECLOSURE SALE

IN THE COUNTY COURT OF THE

TWENTIETH JUDICIAL CIRCUIT

IN AND FOR COLLIER COUNTY,

FLORIDA

DIVISION: CIVIL

CASE NO.

11-2025-CC-001860-0001-01

MARCO BEACH CONDOMINIUM

COMES NOW, Plaintiff, THE CHAR-

TER CLUB OF MARCO BEACH CON-

DOMINIUM ASSOCIATION, INC.,

by and through its undersigned coun-

sel, hereby gives Notice of Foreclosure Sale by the Clerk of Circuit and County

Courts of Collier County, Florida, will

on DECEMBER 18, 2025, at 11:00

a.m., in the Lobby on the Third Floor

of the Courthouse Annex, at the Col-

lier County Courthouse, 3315 Tamiami

Trail East, Naples, FL 34112, offer for

sale and sell at public outcry to the

highest bidder for cash, the following

described property situated in Collier

Unit Week No. 17 in Condo-

minium Parcel 103 of THE

CHARTER CLUB OF MARCO

BEACH, a Condominium according to the Declaration of

Condominium thereof, recorded

ASSOCIATION, INC., a Florida

THE CHARTER CLUB OF

non-profit corporation,

ERIC F. TEMTE AND

DIANA J. TEMTE,

Plaintiff, vs.

Defendants.

County, Florida:

OF THIS NOTICE ON THEM.

creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.

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

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

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

The date of first publication of this notice is November 21, 2025.

Personal Representative: Marlene McGann 204 Royal Palm Way

Haines City, Florida 33844 Attorney for Personal Representative: Patrick L. Smith, Attorney Florida Bar Number: 27044 179 N US Hwy 27, Suite F

by the decedent or the decedent's sur-

viving spouse is property to which the

Florida Uniform Disposition of Com-

munity Property Rights at Death Act

as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply,

unless a written demand is made by a

creditor as specified under s. 732.2211, Florida Statutes. The written demand

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SEC-

TION 733.702 WILL BE FOREVER

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

Personal Representative:

Cynthia Ortiz

938 Vineridge Run Apt. 105

Altamonte Springs, Florida 32714

Attorney for Personal Representative:

The date of first publication of this

DATE OF DEATH IS BARRED.

notice is November 21, 2025.

Florida Bar Number: 10082

SANCHEZ LAW GROUP PA

Telephone: (407) 500-4444

605 E. Robinson Street, Suite 650

E-Mail: desiree@sanchezlaw.com

Attorney for Personal Representative

in Official Records Book 982, at

Pages 1900 through 1979 in the

Public Records of Collier County,

Florida, and all Amendments

pursuant to the Final Judgment of Fore-

Court in the above-styled cause.

in 60 days after the sale.

closure entered in a case pending in said

Any person claiming an interest in

the surplus from the sale, if any, other

than property owner as of the date of

the Lis Pendens, must file a claim with-

If you are a person with a disability

who needs any accommodation in order

to participate in this proceeding, you

are entitled, at no cost to you, to the

provision of certain assistance. Please

contact the Office of the Court Admin-

istrator, 255 N. Broadway Avenue, Bar-

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

at least 7 days before your scheduled

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.

MICHAEL J. BELLE, P.A.

By:/s/ Michael J. Belle

Michael J. Belle, Esquire

(Bar Number: 840882)

Facsmile (941) 955-0317

November 21, 28, 2025

Toll Free Tel No. (888) 715-9212

Email: service@michaelbelle.com

25-01776K

2364 Fruitville Road

Sarasota, FL 34237

25-01779K

/s/ Desiree Sanchez

Orlando, FL 32801

Fax: (407) 236-0444

info@sanchezlaw.com

thereto, if any.

November 21, 28, 2025

Secondary E-Mail:

SECOND INSERTION

Desiree Sanchez

NOTWITHSTANDING THE TIME

must be filed with the clerk.

BARRED.

Clermont, FL 34711 Telephone: (352) 204-0305 Fax: (352) 989-4265 E-Mail:

SECOND INSERTION

patrick@attorneypatricksmith.com Secondary E-Mail: becky@attorneypatricksmith.com November 21, 28, 2025 25-01770K

Any person claiming an interest in the surplus from the sale, if any, other

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

CASE NO.: 2025-CA-001896 SOUTHWEST STAGE FUNDING, LLC D/B/A CASCADE FINANCIAL SERVICES,

Plaintiff, v. ANNE M. SHANKS, et al., Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on December 19, 2025, at 10:00 a.m. ET, via the online auction site at www.polk. realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in

Polk County, Florida, to wit: Lot 24, MONEYTREE RANCH-ETTES SUBDIVISION PHASE THREE REPLAT UNIT ONE, a subdivision according to the plat thereof recorded in Plat Book 74, Pages 1 and 2, of the Public Records of Polk County, Florida.

Together with that certain Doublewide Mobile Home with VIN SA4080005ALA and SA4080005ALB.

Property Address: 3564 Reagan Blvd., Lake Wales, FL 33898 pursuant to the Final Judgment of

Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. SUBMITTED on this 13th day of No-

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

25-01761K November 21, 28, 2025

#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA Case No. 2025CP003675A000BA

**Division: Probate** IN RE: ESTATE OF MARY E. CORCORAN Deceased.

The administration of the Estate of Mary E. Corcoran, deceased, whose date of death was September 18, 2025, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

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

The date of first publication of this notice is November 21, 2025.

Personal Representative: Samuel D. Grebe 292 Jason Hogue Road Scottsville, KY 42164 Attorney for Personal Representative:

Daniel Medina, B.C.S., Attorney Florida Bar No. 0027553 Linda M. Schultz, Esq. Florida Bar No. 1008259 MEDINA LAW GROUP, P.A. 425 S. Florida Ave., Ste. 101 Lakeland, FL 33801 Telephone: (863) 682-9730 Fax: (863) 616-9754 E-Mail: dan@medinapa.com; linda@medinapa.comSecondary E-Mail: sam@medinapa.com

25-01769K November 21, 28, 2025

## 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. 2025CA003610A000BA MORTGAGE ASSETS MANAGEMENT, LLC,

GRACE P. FUTCH, et. al. Defendant(s),

TO: GRACE P. FUTCH, UNKNOWN SPOUSE OF GRACE P. FUTCH, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being fore-

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

LOT 27, TIMBERLAKE SUBDI-VISION PHASE I, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIR-CUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 71, PAGE 23 AND AN UNDIVIDED INTER-EST IN PRIVATE STREET. LESS THE SOUTHERLY 5.40 FEET THEREOF. TOGETHER WITH ACCESS EASEMENT TO ARTESIAN WELL OVER THE SOUTHERLY 5.40 FEET OF LOT 27, TIMBERLAKE SUBDIVISION PHASE I, AS SHOWN BY MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 71, PAGE 23, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AS DESCRIBED IN INSTRUMENT

Call: (941) 362-4848 or go to: www.businessobserverfl.com

RECORDED IN OR BOOK 2463, PAGE 2057, PUBLIC RE-CORDS OF POLK COUNTY,

FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 12/22/2025 /(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this day of NOV 14 2025.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT DEPUTY CLERK

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 25-327640 November 21, 28, 2025 25-01784K

SUBSCRIBE TO THE BUSINESS OBSERVER

#### SECOND INSERTION

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

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

CASE NO.: 2025CA001932 THE RIDGE AT SWAN LAKE HOMEOWNERS ASSOCIATION, INC..

Plaintiff, vs. TREVOR MORRIS, et al., Defendants.

Notice is given that pursuant to the Final Judgment of Foreclosure dated 10/24/2025, in Case No.: 2025CA001932 of the County Court in and for Polk County, Florida, wherein THE RIDGE AT SWAN LAKE HOME-OWNERS ASSOCIATION, INC., is the Plaintiff and TREVOR MORRIS, et al., are the Defendants. Stacy M. Butterfield, the Clerk of Court for Polk County, Florida will sell to the highest and best bidder for cash at 10:00 a.m., at https:// www.polk.realforeclose.com, in cordance with Section 45.031, Florida Statutes, on 1/22/2026, the following described property set forth in the Final Judgment of Foreclosure

Lot 189, THE RIDGE AT SWAN LAKE, according to the plat

thereof, recorded in Plat Book 146, Page(s) 38 through 40, inclusive, of the Public Records of Polk County, Florida.

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

clerk reports the surplus as unclaimed.

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

DATED: November 17, 2025 By: /s/Chad Sweeting Chad Sweeting, Esquire Florida Bar No.: 93642 ARIAS BOSINGER, PLLC 280 W. Canton Avenue, Suite 330 Winter Park, Florida 32789 (407) 636-2549

November 21, 28, 2025

#### SECOND INSERTION

AMENDED NOTICE OF ACTION CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION

CASE NO. 2025CA003023A000BA TOWD POINT MORTGAGE TRUST 2019-4, U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE,

DIVISION

Plaintiff, vs. TERESA SCHIFFER, et. al. Defendant(s),

TERESA SCHIFFER, UN-KNOWN SPOUSE OF TERESA SCHIFFER,

whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 41 AND THE EAST 12.5

FEET OF LOT 42, BLOCK 4, HOWENOCA HILLS, AC-CORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 9, PAGE 36, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Con-

gress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 12/25/2025 /(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this 18 day of NOV., 2025.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: A. Nieves DEPUTY CLERK Robertson, Anschutz, Schneid,

Crane & Partners, PLLC 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 24-216330

November 21, 28, 2025 25-01790K

#### SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA Case No.: 2025CA004222A000BA

ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., THE UNKNOWN HEIRS. DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF WILLIAM J. CRANE A/K/A WILLIAM JAMES CRANE, DECEASED: DEIRDRE LYNN SMITH A/K/A DEIRDRE LYNN POWER, AS POTENTIAL HEIR OF WILLIAM J. CRANE A/K/A WILLIAM JAMES CRANE; AMERICAN EXPRESS NATIONAL BANK; ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED; UNKNOWN TENANT #1; UNKNOWN TENANT #2

Defendant. To the following Defendant(s): THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDI-TORS, LIENORS AND TRUSTEES OF WILLIAM J. CRANE A/K/A WIL-LIAM JAMES CRANE, DECEASED 6730 ROCKY POINT RD, LAKE WALES, FL 33898

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
LOT 1-UNIT NO. 4 OF THE

UNRECORDED PLAT PLEASANT ACRES, MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE NORTHWEST CORNER OF SECTION 4, TOWNSHIP 29 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, RUN SOUTH 00 DEGREE 36 MINUTES 30 SECONDS WEST ALONG THE WEST LINE OF SAID SECTION 33.0 FEET, RUN THENCE SOUTH 89 DE-GREES 21 MINUTES EAST, PARALLEL TO THE NORTH

LINE OF SAID SECTION 33.0 FEET TO THE POINT OF BEGINNING, CONTIN-UE SOUTH 89 DEGREES 21 MINUTES EAST 100.0 FEET, THENCE RUN SOUTH OO DEGREES 36 MINUTES 30 SECONDS WEST, 120.0 FEET, RUN THENCE NORTH 89 DE-GREES 21 MINUTES WEST, 100.0 FEET, RUN THENCE NORTH 00 DEGREES 36 MINUTES 30 SECONDS EAST, 120.0 FEET, TO THE POINT OF BEGINNING.

a/k/a 6730 Rocky Point Rd, Lake Wales, FL 33898

has been filed against you and you are required to serve a copy of your written defenses, if any, upon Kelley Kronenberg, Attorney for Plaintiff, whose address is 10360 West State Road 84, Fort Lauderdale, FL 33324 on or before 12/22/25, a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

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

impaired, call 711. WITNESS my hand and the seal of this Court this 12th day of NOV., 2025. Stacy M. Butterfield

As Clerk of the Court (SEAL) By Sebastian Irlanda As Deputy Clerk

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

25-01766K November 21, 28, 2025

# E-mail your Legal Notice legal@businessobserverfl.com

GONZALEZ

A/K/A

ROBERTO-

#### --- PUBLIC SALES / ESTATE / SALES / ACTIONS ---

#### 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. 2025CA003821A000BA U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE ON BEHALF OF FINANCE OF AMERICA RMF MASTER TRUST,

THE UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, GRANTEES, ASSÍGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT L. GARDE, DECEASED, et. al. Defendant(s),

TO: THE UNKNOWN HEIRS, BEN-EFICIARIES, DEVISEES, GRANT-EES, ASSIGNEES, LIENORS, ASSIGNEES, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF ROB-ERT L. GARDE, 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: LOT 3 OF LAKEHURST SUB-DIVISION, ACCORDING TO THE MAP OR PLAT THERE-OF AS RECORDED IN PLAT BOOK 12 AT PAGE 19, PUBLIC RECORDS OF POLK COUNTY. FLORIDA; LESS AND EXCEPT THE WEST 5.0 FEET THERE-OF: BEING ALSO DESCRIBED AS A PORTION OF LOT 19

OF THE RE-SUBDIVISION OF LAKEHURST SUBDIVI-SION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 28, PAGE 29; PUBLIC RECORDS OF POLK COUNTY, FLORIDA. SUBJECT TO ALL EASE-MENTS, RESTRICTIONS AND RESERVATIONS OF RECORD, IF ANY, BUT THIS PROVI-

SION SHALL NOT OPERATE

TO RE-IMPOSE THE SAME. 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 12/18/25 / (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

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this day of NOV 10 2025.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: R.P. DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 25-313877 November 21, 28, 2025 25-01767K

#### SECOND INSERTION

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

CASE NO.:

532025CA002845A000BA CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2023-1 Plaintiff(s), vs. YULI MILENA LAVERDE SANCHEZ; THE UNKNOWN SPOUSE OF YULI MILENA LAVERDE SANCHEZ; THE UNKNOWN TENANT IN

TO: YULI MILENA LAVERDE SAN-

POSSESSION

LAST KNOWN ADDRESS: 415 RE-NEE DRIVE, HAINES CITY, FL 33844 CURRENT ADDRESS: UNKNOWN

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Polk County, Florida, to foreclose certain real prop-

erty described as follows: LOT 17, CASA DE RALT, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RE-CORDED IN PLAT BOOK 78, PAGE 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA..

Property address: 415 Renee Drive, Haines City, FL 33844 You are required to file a written re-

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

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

Default date: 12/1/25 DATED this the 21st day of October,

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: Sebastian Irlanda

Deputy Clerk Plaintiff Atty: Padgett Law Group 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 attorney@padgettlawgroup.com

TDP File No. 25-008202-1 November 21, 28, 2025 25-01765K

#### SECOND INSERTION

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

FOR POLK COUNTY, FLORIDA CASE NO.: 2024-CA-001400 PRIMARY RESIDENTIAL MORTGAGE INC., Plaintiff, v. LUIS JAVIER QUILES BARRIOS, et al.,

Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on January 6, 2026, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose. com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot 2, Block C, LAKE CRYSTAL HEIGHTS, according to the map or plat thereof as recorded in Plat Book 7, Page 27, Public Records of Polk County, Florida.

Property Address: 1609 Goodyear Ave, Lakeland, FL 33801 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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

unclaimed.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mort-

gagee or the Mortgagee's attorney.

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

impaired, call 711. SUBMITTED on this 19th day of November, 2025. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #21188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 November 21, 28, 2025 25-01789K

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION CASE NO. 532025CA001576A000BA

CARRINGTON MORTGAGE SERVICES, LLC, Plaintiff, vs. ROBERT GONZALEZ A/K/A ROBERT E GONZALEZ SR A/K/A ROBERT EMILIO GONZALEZ

A/K/A ROBERT T GONZALEZ A/K/A ROBERT F GONZALEZ A/K/A ROBERT EGONZALEZ A/K/A BOB E GONZALEZ A/K/A ROB E GONZALEZ A/K/A BOB T GONZALEZ A/K/A ROB T GONZALEZ A/K/A ROBERT E GONZALES SR A/K/A MORALEZ GONZALEZ A/K/A ROBERTOEMILIO GONZALEZ;

Defendants.

TO: ALL UNKNOWN HEIRS, CRED-ITORS, DEVISES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THORUGH, UNDER OR AGAINST ROBERT GONZALEZ A/K/A ROB-ERT E GONZALEZ SR A/K/A ROB-ERT EMILIO GONZALEZ A/K/A ROBERT T GONZALEZ A/K/A ROB-ERT F GONZALEZ A/K/A ROBERT E GONZALEZ A/K/A BOB E GON-ZALEZ A/K/A ROB E GONZALEZ A/K/A BOB T GONZALEZ A/K/A ROB T GONZALEZ A/K/A ROBERT E GONZALES SR A/K/A MORALEZ GONZALEZ A/K/A EMILIO GONZALEZ

Last Known Address: UNKNOWN You are notified of an action to foreclose a mortgage on the following property in POLK County:

FOLLOWING SCRIBED LAND, SITUATE, LYING AND BEING IN POLK, FLORIDA, TO-WIT: LOTS 45 AND 46, SHADY OAK GLEN, AN UNRE-CORDED SUBDIVISION, DE-SCRIBED AS FOLLOWS:

BEGIN AT THE SW COR-NER OF TRACT #7 OF WEBSTER & OMOHUNDRO SUBDIVISION IN SECTION 31, TOWNSHIP 27 SOUTH RANGE 23 EAST, ACCORD-ING TO THE PLAT THERE-OF RECORDED IN PLAT BOOK 3, PAGE 81,PUBLIC RECORDS OF POLK COUN-TY, FLORIDA; RUN EAST 480 FEET; THENCE NORTH 1184.66 FEET TO POINT OF BEGINNING; RUN THENCE EAST 180 FEET; THENCE RUN NORTH 400 FEET; THENCE RUN WEST 180 FEET; THENCE RUN SOUTH 400 FEET TO POINT OF BE-GINNING; LESS THE SOUTH

200 FEET THEREOF. TOGETHER WITH A 1987 OAKS MOBILE HOME, VIN 32620432AW & 32620432BW; TITLE NUMBER 45026701 7

Property Address: 4205 GLENOAK DR N, LAKELAND, FL 33810

The action was instituted in the Circuit Court, First Judicial Circuit in and for POLK County, Florida; Case No. 532025CA001576A000BA; and styled CARRINGTON MORT-GAGE SERVICES, LLC v. ROB-ERT GONZALEZ A/K/A ROBERT E GONZALEZ SR A/K/A ROBERT EMILIO GONZALEZ A/K/A ROB-ERT T GONZALEZ A/K/A ROBERT F GONZALEZ A/K/A ROBERT E GONZALEZ A/K/A BOB E GON-ZALEZ A/K/A ROB E GONZALEZ A/K/A BOB T GONZALEZ A/K/A ROB T GONZALEZ A/K/A ROBERT E GONZALES SR A/K/A MORALEZ EMILIO GONZALEZ; SPOUSE ROBERT GONZALEZ A/K/A ROBERT E GONZALEZ SR A/K/A ROBERT EMILIO GONZA-LEZ A/K/A ROBERT T GONZA-LEZ A/K/A ROBERT F GONZA-LEZ A/K/A ROBERT E GONZALEZ A/K/A BOB E GONZALEZ A/K/A ROB E GONZALEZ A/K/A BOB T GONZALEZ A/K/A ROB T GONZA LEZ A/K/A ROBERT E GONZALES SR A/K/A MORALEZ GONZALEZ A/K/A ROBERTOEMILIO GONZA-LEZ; PABLO GONZALEZ A/K/A PABLO ENRIQUEZ GONZALEZ A/K/A PABLO HENRY GONZALEZ A/K/A PAUL E GONZALEZ; UN-KNOWN SPOUSE OF PABLO GON-ZALEZ A/K/A PABLO ENRIQUEZ GONZALEZ A/K/A PABLO HENRY GONZALEZ A/K/A PAUL E GONZA-LEZ; ROBERT EMILIO GONZALEZ, JR. A/K/A ROBERT EMILIO GON-ZALEZ JR A/K/A ROBERT EMILIO FERNANDEZ III A/K/A ROBERT E FERNANDEZ JR A/K/A ROBERT E GONZALEZ A/K/A ROBERTO E GONZALEZ JR A/K/A ROBERT EMILIO GONZALES JR ROBERT J GONZALES A/K/A ELILIO GONZA-LEZ JR; UNKNOWN SPOUSE OF ROBERT EMILIO GONZALEZ, JR. A/K/A ROBERT EMILIO GONZA-LEZ IR A/K/A ROBERT EMILIO FERNANDEZ III A/K/A ROBERT E FERNANDEZ JR A/K/A ROBERT E GONZALEZ A/K/A RO BERTO E GONZALEZ JR A/K/A ROBERT EMILIO GONZALES JR ROBERT J GONZALES A/K/A EL-ILIO GONZALEZ JR; UNITED STATES OF AMERICA, DEPART-MENT OF TREASURY - INTER-NAL REVENUE SERVICE: STATE OF FLORIDA DEPARTMENT OF REVENUE; ALL KNOWN HEIRS, CREDITORS, DEVISES, BENEFI-CIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THORUGH, UNDER OR AGAINST ROBERT GONZALEZ A/K/A ROBERT E GONZALEZ SR A/K/A ROBERT EMILIO GONZA-LEZ A/K/A ROBERT T GONZALEZ A/K/A ROBERT F GONZALEZ A/K/A ROBERT E GONZALEZ A/K/A BOB E GONZALEZ A/K/A ROB E GON-ZALEZ A/K/A BOB T GONZALEZ A/K/A ROB T GONZALEZ A/K/A ROBERT E GONZALES SR A/K/A MORALEZ GONZALEZ A/K/A RO-BERTOEMILIO. You are required to serve a copy of your written defenses, if any, to the action on Michelle De-Leon, Esq., Plaintiff's attorney, whose address is 300 S. Orange Ave., Ste. 1000, Orlando, FL 32801, on or before 12/29/2025, (or 30 days from the first date of publication) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately after service; 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.

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

Michelle DeLeon, Esq., Plaintiff's attorney, 300 S. Orange Ave., Ste. 1000, Orlando, FL 32801 November 21, 28, 2025

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025CP002670A000BA

Division: IN RE: ESTATE OF THOMAS ALBERT SHANKS, JR. Deceased.

The administration of the estate of Thomas Albert Shanks, Jr., deceased, whose date of death was November 22, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and oth-

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

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

ALL CLAIMS NOT FILED WITHIN

SECOND INSERTION

THE TIME PERIODS SET FORTH IN § 733.702, FLORIDA STATUTES. WILL BE FOREVER BARRED. NOT-WITHSTANDING THE TIME PE-RIODS SET FORTH ABOVE, ANY CLAIM FILED TWO YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

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

The date of the first publication of this notice is November 21, 2025.

Personal Representative: Thomas Albert Shanks, III 2046 Lakesprings Way Dunwoody, GA 30338 Attorney for Personal Representative: Bruce A. McDonald Florida Bar No. 263311 McDonald Fleming Attorneys for Personal Representative Suite B, PMB # 137 707 E. Cervantes St. Pensacola, FL 32501-3286 (850) 346-7926 bamcdonald@pensacolalaw.com

November 21, 28, 2025 25-01792K

kweston@pensacolalaw.com

SECOND 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.: 2024CA003638000000 MIDFIRST BANK.

Plaintiff, VS. FRANK T. DUNN JR A/K/A FRANK THOMAS DUNN, JR A/K/A FRANK **DUNN T. JR; AUTUMNWOOD** GROVE COMMUNITY ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE. WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on November 12, 2025 in Civil Case No. 2024CA003638000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, MIDFIRST BANK is the Plaintiff, and FRANK T. DUNN JR A/K/A FRANK THOMAS DUNN, JR A/K/A FRANK DUNN T. JR; AU-TUMNWOOD GROVE COMMUNITY ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIM-ING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UN-KNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on January 12, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment to wit: LOT 269, IN AUTUMNWOOD

GROVE, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 141, PAGE 28, 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

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 19th day of November, ALDRIDGE PITE, LLP

Attorney for Plaintiff 401 W. Linton Blvd., Suite 202-B Delray Beach, FL 33444 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: /s/ Zachary Ullman FBN: 106751 Primary E-Mail:  $\widetilde{ServiceMail@aldridgepite.com}$ 1485-471B

November 21, 28, 2025

#### SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that 01/09/2026, at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1992 GLEN mobile home bearing vehicle identification numbers FLFLM79A09775GB and FLFLM-79B09775GB and all personal items located inside the mobile home. Last Tenant: Deborah Kay Butler, All Un-

known Beneficiaries, Heirs, Successors, Assigns, and Devisees of Deborah Kay Butler, Erik Shanan Butler, as the Personal Representative of the Estate of Deborah Kay Butler and Unapproved Occupant and Unknown Party or Parties in Possession. Sale to be held at: The Hamptons, 1094 Highway 92 West, Auburndale, Florida 33823, 863-667-0275.

November 21, 28, 2025 25-01793K

#### SECOND INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2023CC005901 FOUNTAIN PARK HOMEOWNERS

ASSOCIATION, INC., a Florida Not-For-Profit Corporation, RICHARD PAGAN RUIZ: UNKNOWN SPOUSE OF RICHARD PAGAN RUIZ; TAMARA ORTIZ CARRION: UNKNOWN SPOUSE OF TAMARA ORTIZ CARRION & ANY UNKNOWN

Defendants. Notice is given that under a Final Summary Judgment dated Novem-

PERSON(S) IN POSSESSION.

ber 12, 2025, and in Case No. 2023CC005901 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, which FOUNTAIN PARK HOME-OWNERS ASSOCIATION, INC., the Plaintiff and RICHARD PA-GAN RUIZ & TAMARA ORTIZ CARRION the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at polk.realforeclose. com, at 10:00am on December 11, 2025, the following described property set forth in the Final Summary Judgment:

Lot 95, Fountain Park - Phase 2, according to the plat thereof, as recorded in Plat Book 167,

Page(s) 13 through 17 of the Public Records of Polk County, Florida.

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

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

ceiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand this 19th day of

November 2025. By: /s/ Karen J. Wonsetler Karen J. Wonsetler, Esq. Florida Bar No. 140929 WONSETLER & WEBNER, P.A. 717 North Magnolia Avenue Orlando, FL 32803 Primary E-Mail for service: Pleadings@kwpalaw.com Secondary E-Mail: office@kwpalaw.com (P) 407-770-0846 (F) 407-770-0843 Attorney for Plaintiff 25-01796K November 21, 28, 2025



#### Who benefits from legal notices?

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

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

POLK COUNTY

#### 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. 532025CA002100A000BA LAKEVIEW LOAN SERVICING, LLC,

Plaintiff, vs.
VICTOR GABRIEL ALVARADO AND ANGELA MARIA ALVARADO A/K/A ANGELA ALVARADO, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 24, 2025, and entered in 532025CA002100A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVIC-ING, LLC is the Plaintiff and VIC-TOR GABRIEL ALVARADO; AN-GELA MARIA ALVARADO A/K/A ANGELA ALVARADO; SUNNOVA TE MANAGEMENT, LLC; HORSE CREEK HOMEOWNERS ASSOCIA-TION, INC.; HORSE CREEK AT CROSSWINDS PHASE 1 HOME-OWNERS 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 December 09, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 167, OF BELLA VITA PHASE 1A AND 1B-1, AC-CORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 183, PAGE 8, THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 558 JETT I.N. 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.

#### IMPORTANT

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

Dated this 17 day of November, 2025. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 25-293160 - ErS November 21, 28, 2025 25-01781K

#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025CP003614A **Division Probate** IN RE: ESTATE OF MARLENE C. GRAY Deceased.

The administration of the estate of Marlene C. Gray, deceased, whose date of death was September 3, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is November 21, 2025.

#### Personal Representative: Laura L. Gray

Attorney for Personal Representative: Lori A. Wellbaum, Attorney Florida Bar Number: 071110 WELLBAUM LAW PA 686 N. Indiana Avenue Englewood, FL 34223 Telephone: (941) 474-3241 E-Mail: lori@wellbaumlaw.com Secondary E-Mail: anne@wellbaumlaw.com November 21, 28, 2025 25-01786K

#### SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO.: 2024CA003943000000 HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME **EQUITY LOAN TRUST, SERIES** 2006-ASAP5, ASSET BACKED PASS-THROUGH CERTIFICATES,

Plaintiff, vs. SANDRA LOCKE; UNKNOWN SPOUSE OF SANDRA LOCKE. Defendant(s).
NOTICE OF SALE IS HEREBY GIV-

EN pursuant to the order of Summary Final Judgment of Foreclosure dated November 6, 2025, and entered in Case No. 2024CA003943000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP5, Asset Backed Pass-Through Certificates, is Plaintiff and Sandra Locke; Unknown Spouse of Sandra Locke, are Defendants, the Office of the Clerk, Polk County Clerk of the Court will sell via online auction at www.polk.realforeclose.com at 10:00 A.M. on the 23rd day of December, 2025, the following described property as set forth in said Final Judgment, to wit:

LOTS 14 AND 15, BLOCK 5, THE AMENDED PLAT OF

POLK CITY, ACCORDING TO THE MAP OR PLAT THERE-OF RECORDED IN PLAT BOOK 24, PAGES 1 AND 1A, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 606 Smith Road, Polk City, Florida 33868 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mort-

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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: 11/13/2025 McCabe, Weisberg & Conway, LLC By: Craig Stein Craig Stein, Esq. Fl Bar No. 0120464 McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, Florida, 33407 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File No: 24-400279 November 21, 28, 2025 25-01763K

#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025 CP 003576 IN RE: ESTATE OF JEFF ERNEST GLASS

Deceased.

The administration of the estate of Jeff Ernest Glass, deceased, whose date of death was August 1, 2025, is pending in the Circuit Court for Polk County. Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

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

The date of first publication of this notice is November 21, 2025

Personal Representative: Herbert Race 778 Onyx Parkway DeLand, FL 32724

Attorney for Personal Representative: Kirk T Bauer, Esquire Florida Bar Number: 471305 Bauer & Associates Attorneys at Law, P.A. P.O. Box 459 DeLand, FL 32721 Telephone: (386) 734-3313 Fax: (386) 738-0424 E-Mail: kbauer@delandattornevs.com Secondary E-Mail: service@delandattorneys.com November 21, 28, 2025 25-01780K

#### SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2025-CP-003755-A000-BA IN RE: ESTATE OF JASON W. HISS

Deceased. The administration of the estate of Jason W. Hiss, deceased, whose date of death was October 1, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER 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 November 21, 2025.

#### Personal Representative: Jacke Schardon

11146 Moss Branch Road Bon Aqua, Tennessee 37025 Attorney for Personal Representative: Mark W. Mangen, Esq. Florida Bar Number: 1010768 Straughn & Turner, P.A. PO Box 2295 Winter Haven, FL 33883-2295 Telephone: (863) 293-1184

E-Mail: MMangen@straughnturner.com Secondary E-Mail: AHall@straughnturner.com November 21, 28, 2025 25-01788K

Fax: (863) 299-3051

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. 2024CA000345000000

ALLIED FIRST BANK, SB DBA SERVBANK, Plaintiff, vs.

CLAYTON SWILLEY, et al., Defendant.
NOTICE IS HEREBY GIVEN pursuant

to a Summary Final Judgment of Foreclosure entered October 08, 2025 in Civil Case No. 2024CA000345000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ALLIED FIRST BANK, SB DBA SERVBANK is Plaintiff and Clayton Swilley, 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 9th day of December, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Begin 540 feet South of NE corner of NW 1/4 of NE 1/4 of SW 1/4 of Section 11, Township 31 South, Range 23 East, Polk County, Florida, run South 120 feet, thence West 200 feet,

East 50 feet, thence South 100 feet, thence East 150 feet to the Point of beginning, LESS AND EXCEPT all road right of way. Parcel Number: 23-31-11-000000-041370 Any person claiming an interest in the

thence North 220 feet, thence

surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order

to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled  $court\ appearance,\ or\ immediately\ upon$ receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. /s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Suite  $155\,$ Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 146803

#### SECOND INSERTION

23-08803FL

#### SECOND INSERTION

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

CIVIL DIVISION:

CASE NO.: 2024CA001433000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. JONATHAN C. SEXTON; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR GUILD MORTGAGE COMPANY; UNKNOWN SPOUSE OF JONATHAN C. SEXTON; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

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

wit: LOT 2, DEERFIELD EAST, ACCORDING TO THE MAP OR PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 83, PAGE(S) 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS: 5870 BAMBI DR,  $LAKELAND, FL\ 33809$ 

IF YOU ARE A PERSON CLAIM-

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

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

Dated this 14 day of November 2025. By: /s/ Lindsay Maisonet Lindsay Maisonet, Esq. Bar Number: 93156 Submitted by: De Cubas & Lewis, P.A. PO Box 5026 Fort Lauderdale, FL 33310 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@decubaslewis.com

November 21, 28, 2025 25-01782K

24-01032

#### SECOND INSERTION NOTICE OF ACTION

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

CASE NO.: 2025CA002792A000BA U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF LB-FLAT SERIES VI TRUST, Plaintiff, v. UNKNOWN HEIRS, SPOUSES, BENEFICIARIES, DEVISEES,

GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DORIS INEZ WILLIAMS, et al., Defendants.

TO: UNKNOWN HEIRS, SPOUS-BENEFICIARIES, DEVISEES, GRANTEES ASSIGNEES LIENORS CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF DORIS INEZ WILLIAMS Last Known Address: 2515 Hebb Rd.,

Auburndale, FL 33823 YOU ARE HEREBY NOTIFIED that an action to foreclosure a mort-

gage on the following property located in Polk County, Florida: BEGINNING AT THE NW CORNER OF THE WEST 1/2 OF THE NE 1/4 OF THE

NW 1/4 OF THE NE 1/4 OF SECTION 7, TOWNSHIP 28 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA; THENCE SOUTH RUN ALONG THE LINE OF SAID LAND, A DISTANCE OF 240.00 FEET; THENCE DUE EAST 75.0 FEET; THENCE DUE NORTH 240 FEET; THENCE DUE WEST 25 FEET TO THE POINT OF BEGIN-NING, LESS THE NORTH 25 FEET FOR ROAD RIGHT-OF-

including the buildings, appurtenances, and fixture located thereon.

Property Address: 2515 Hebb Rd., Auburndale, FL 33823 (the "Property").

filed against you and you are required to serve a copy of your written defenses, if any, to it on HOWARD LAW, Plain-tiff's attorney, whose address is 4755 Technology Way, Suite 104 Boca Raton, FL 33431 on or before 12/29/2025 (no later than 30 days from the date of the first publication of this Notice of Action) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition filed herein.

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

WITNESS my hand and seal of this Court at Polk, Florida on this day of NOV 17 2025. Stacy M. Butterfield

POLK CLERK OF COURT POLK COUNTY CLERK OF COURT (SEAL) By: Ruthy Pacheco Deputy Clerk

HOWARD LAW, Plaintiff's attorney, 4755 Technology Way, Suite 104 Boca Raton, FL 33431 November 21, 28, 2025 25-01785K NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA

CIRCUIT CIVIL DIVISION CASE NO.: 2024CA000693000000 WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST VIII-B. Plaintiff, v.

CHRISTOPHER FRANKLIN, et al., Defendants. NOTICE OF SALE PURSUANT TO

CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure and for Assignment of Leases and Rents dated November 12, 2024, and an Order Granting Plaintiff's Motion to Reset Foreclosure Sale dated October 31, 2025, issued in and for Polk County, Florida, in Case No. 2024CA000693000000, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB. AS OWNER TRUST-EE OF THE RESIDENTIAL CRED-IT OPPORTUNITIES TRUST VIII-B is the Plaintiff, and CHRISTOPHER FRANKLIN, CITY OF LAKELAND, A FLORIDA MUNICIPAL CORPO-RATION, ROBERT W. BARFIELD, D/B/A PEST STOP PEST MANAGE-MENT, INC. and UNKNOWN TEN-ANT #1 N/K/A BETTINA DIXON are the Defendants.

The Clerk of the Court, STACY BUTTERFIELD, will sell to the highest and best bidder for cash, in accordance with Section 45.031, Florida Statutes, on December 05, 2025, at electronic sale beginning at 10:00 AM, at www.polk.realforeclose.com the following-described real property as set forth in said Final Judgment of Mortgage Foreclosure and for Assignment of Leases and Rents, to

THE SOUTH 1/2 OF LOT 5, BLOCK B, LINCOLN PARK, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 109, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

November 21, 28, 2025 25-01764K

Property Address: 621 W 4th St, Lakeland, FL 33805 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SUR-PLUS AS UNCLAIMED.

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

7777 or Florida Relay Service 711.

Dated: This 14th day of November, 2025. Respectfully submitted, HOWARD LAW 4755 Technology Way, Suite 104 Boca Raton, FL 33431

voice impaired, call TDD (863) 534-

Telephone: (954) 893-7874 Facsimile: (888) 235-0017 Designated Service E-Mail: Pleadings@HowardLaw.com By: /s/ Matthew B. Klein Matthew B. Klein, Esq. Florida Bar No.: 73529 E-Mail: Matthew@HowardLaw.com November 21, 28, 2025 25-01775K