

Public Notices

Business Observer

PAGES 17-28

PAGE 17

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

DECEMBER 5 - DECEMBER 11, 2025

POLK COUNTY LEGAL NOTICES

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

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for money owed for vehicle repair and storage cost pursuant to Florida Statutes 713.585 or Florida Statutes 713.78. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917. Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited with the clerk of the court for disposition upon court order. **SALE DATE: DECEMBER 29TH 2025: MEISNER PAINT & BODY INC 925 N MASSACHUSETTS AVE LAKELAND FL 33801 (863)687-8642 MV10526 2013 HYUNDAI KMHHD4AEXDU510250 \$1,261.13, CERTIFIED MARINE 820 CREATIVE DR LAKELAND FL 33813 (863) 667-4999 1995 FMC FMCC33KKA595 \$2,688.62 CUSTOMER LAWERANCE ANTHONY SANDERS**
December 5, 2025 25-01846K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP00257A000BA
Division Probate
IN RE: ESTATE OF COLEEN G. VESTER Deceased.

The administration of the estate of Coleen G. Vester, deceased, whose date of death was July 2, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, 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 December 5, 2025.

Personal Representative:

Theresa Vester
466 Brunswick Drive
Davenport, Florida 33837

Attorney for Personal Representative:
Kimberly K. Muenter, Attorney
Florida Bar Number: 0078340
Mortellar Law
4102 W. Linebaugh Avenue, Suite 100
Tampa, FL 33624
Telephone: (813) 367-1500
Fax: (813) 367-1501
E-Mail: kkmuenter@mortellarolaw.com
Secondary E-Mail:
kkmuenter@gmail.com
December 5, 12, 2025 25-01865K

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Better Half Bargains located at 13888 Moore rd in the City of Lakeland, Polk, FL 33809 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 30th day of November, 2025
Kayla Drew
December 5, 2025 25-01856K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that NEXA MORTGAGE, LLC, OWNER, desiring to engage in business under the fictitious name of CENTRAL FLORIDA WHOLESALE MORTGAGE SERVICES located at 5559 S SOSSAMAN RD BLDG #1, STE #101, MESA, ARIZONA 85212 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 5, 2025 25-01857K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for money owed for vehicle repair and storage cost pursuant to Florida Statutes 713.585 or Florida Statutes 713.78. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917. Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited with the clerk of the court for disposition upon court order. **SALE DATE: DECEMBER 29TH 2025: CERTIFIED MARINE 820 CREATIVE DR LAKELAND FL 33813 (863) 667-4999 1995 FMC FMCC33KKA595 \$2,688.62 CUSTOMER LAWERANCE ANTHONY SANDERS**
December 5, 2025 25-01868K

FIRST INSERTION

ADVERTISEMENT OF SALE
NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801-83.809). The undersigned will sell at public sale by competitive bidding on Friday the 19th day of December, 2025 at 10:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 1141 E. Memorial Blvd, Lakeland, FL, 33801. Williams, Tamika Bike, Deep Freezer, Bags, Boxes, Totes, Stroller, Clothes, Hamper, Coffey, Donna Clothes, Dresser, Hangers, Totes, Christmas Deco, Speaker, Household Goods, Misc, Furniture; Brown, Dana TV, Boxes, Bedding, Totes, Mini Freezer, Metal Racking, Household Goods, Electronics, Misc; Pena, Edward BOXES, BAGS, DECORATIONS, LAMP, BOOKS, TOTES, HOUSEHOLD GOODS, OTHERS; Klauder, Ryan Bedding, Boxes, TV, Pillows, Bags, Dresser, Household Goods, Misc, Sporting Goods; Stevens, Andrew TVs, Dresser, Punching Bag, Metal Racking, Bedding, Boxes, Totes, Fishing Poles, Stool, Chair, Household Goods, Furniture, Sporting Goods, Furniture, Tools and Workshop; Brady, Adam Totes, Boxes, Clothes, Bags, Metal Door Panels, Coffee Table, Shoes, Household Goods, Suitcase, Furniture, Sale is subject to cancellation in the event of settlement between owner and obligated party.

December 5, 12, 2025 25-01849K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File Number: 2025CP00257A000BA
IN RE: ESTATE OF BRIAN DAVID SCHWENNING, Deceased.

The administration of the Estate of Brian David Schwenning, Deceased, whose date of death was August 17, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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. 732.221, 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 December 5, 2025.

Personal Representative:

SHEILA SCOTT
3700 US HIGHWAY 17-92 NORTH, LOT A37
DAVENPORT, FL 33837

Attorney for Personal Representative:
BARRY A. DIAMOND, #471770
LAW OFFICES OF BARRY A. DIAMOND, P.A.
Coral Springs Professional Campus
5541 N. University Drive, Suite 103
Coral Springs, Florida 33067
Telephone: (954) 752-5000
December 5, 12, 2025 25-01853K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025CP002115A000BA
IN RE: ESTATE OF JAMES BRADLEY STAHL Deceased.

The administration of the Estate of James Bradley Stahl, deceased, whose date of death was May 3, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, Case Number 2025CP002115A000BA the address of which is 3425 Lake Alfred Road, Winter Haven, FL 33881. The Estate is intestate. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes. The written demand must be filed with the clerk.

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

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

The date of first publication of this notice is December 5, 2025.

Personal Representative:

BRITTANY DOMZAL,
Personal Representative
/s/ Brad H. Milhauser

Brad H. Milhauser, Esq.
Florida Bar No.: 28146
brad@floridatrustlaw.com
Anna R. Lieberman, Esq.
Florida Bar No: 1048496
anna@floridatrustlaw.com
HUTH, PRATT
& MILHAUSER, PLLC
Attorneys for Brittany Domzal
Coral Springs Professional Campus
5541 N. University Drive, Suite 103
Coral Springs, Florida 33067
Telephone: (954) 752-5000
December 5, 12, 2025 25-01855K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File Number: 2025CP00257A000BA
IN RE: ESTATE OF PATRICIA ANN SHOEMAKER, Deceased.

The administration of the Estate of Patricia Ann Shoemaker, Deceased, whose date of death was August 15, 2025, is pending in the Circuit Court for Okeechobee County, Florida, Probate Division, the address of which is 312 NW 3rd St, Okeechobee, FL 34972 The Estate is intestate. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes. The written demand must be filed with the clerk.

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

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

The date of first publication of this notice is December 5, 2025.

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File Number: 2025CP-003218A000BA
IN RE: Estate of LOGAN R. RANDOLPH, Deceased.

The administration of the estate of Logan R. Randolph, deceased, whose date of death was June 10, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, Florida Statutes. The written demand must be filed with the clerk.

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 December 5, 2025.

Personal Representative:
Mary Randolph
4055 KY Hwy 70W
Eubank, KY 42567

Attorney for Personal Representative:
/s/ William J. Twyford
William J. Twyford, Esquire
Florida Bar No. 0782505
Twyford Law, LLC
Post Office Box 411
Winter Haven, Florida 33882
Tel: (863) 585-5283
e-mail: wjt@Twyfordlawllc.com
December 5, 12, 2025 25-01842K

FIRST INSERTION

WESTRIDGE COMMUNITY DEVELOPMENT DISTRICT REQUEST FOR PROPOSALS FOR ANNUAL AUDIT SERVICES

The Westridge Community Development District hereby requests proposals for annual financial auditing services. The proposal must provide for the auditing of the District's financial records for the fiscal year ending September 30, 2026, with an option for four (4) additional optional annual renewals. The District is a local unit of special-purpose government created under Chapter 190, *Florida Statutes*, for the purpose of financing, constructing, and maintaining public infrastructure. The District is located in Polk County, Florida. The final contract will require that, among other things, the audit for the fiscal year ending September 30, 2026, be completed no later than June 30, 2027.

The auditing entity submitting a proposal must be duly licensed under Chapter 473, *Florida Statutes*, and be qualified to conduct audits in ac-

cording with "Government Auditing Standards," as adopted by the Florida Board of Accountancy. Audits shall be conducted in accordance with Florida Law and particularly Section 218.39, *Florida Statutes*, and the rules of the Florida Auditor General.

Proposal packages, which include evaluation criteria and instructions to proposers, are available from the District Manager at the address and telephone number listed below.

Proposers must provide one (1) hard copy and

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT OF
FLORIDA IN AND FOR
POLK COUNTY
CASE NO. 2025CA002478A000BA
FBC MORTGAGE, LLC,
Plaintiff, vs.
YVONNE A BERNSTEIN, et al.,
Defendant.

To: Cristina Taylor
9 Curzon Place, Old Fam Park - Milton Keynes, Buckinghamshire, United Kingdom MK78RC
Gary Steven Boakes
9 Curzon Place, Old Fam Park - Milton Keynes, Buckinghamshire, United Kingdom MK78RC
William Murray

752 Orchid Grove Blvd.

Davenport, FL 33837

John M. Williams

752 Orchid Grove Blvd.

Davenport, FL 33837

Gwilym Williams

752 Orchid Grove Blvd.

Davenport, FL 33837

Miriam Johnston

752 Orchid Grove Blvd.

Davenport, FL 33837

Colin Johnston

52 Orchid Grove Blvd.

Davenport, FL 33838

Susan Goddard

752 Orchid Grove Blvd.

Davenport, FL 33837

Andy Blatherwick

752 Orchid Grove Blvd.

Davenport, FL 33837

LAST KNOWN ADDRESS STATED,
CURRENT RESIDENCE UNKNOWN

YOU ARE HEREBY NOTIFIED
that an action to foreclose Mortgage
covering the following real and personal
property described as follows,
to-wit:

LOT 175, ORCHID GROVE,

25-01840K

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. 2024CA001168000000

NewRez LLC d/b/a Shellpoint

Mortgage Servicing,

Plaintiff, vs.

Burnice Shane Bernard, et al.,

Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2024CA001168000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein NewRez LLC d/b/a Shellpoint Mortgage Servicing is the Plaintiff and Burnice Shane Bernard, Solterra Resort Homeowners Association, Inc. 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 15th day of January, 2026, the following described property as set forth in said Final Judgment, to-wit:

LOT 143, SOLTERRA PHASE 2A1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 158, PAGE(S) 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

25-01833K

FIRST INSERTION

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

CASE NO. 2025CA000265000000
ROCKET MORTGAGE, LLC F/K/A
QUICKEN LOANS, LLC,
Plaintiff, vs.

LANA JEAN CUTTER A/K/A

LANA JEAN CUTTER-SEHL, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 06, 2025 in Civil Case No. 2025CA000265000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is Plaintiff and Lana Jean Cutter a/k/a Lana Jean Cutter-Sehl, 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 23rd day of December, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOTS 9,10, 11 AND 12, BLOCK 1, HALL ESTATE SUBDIVISION

25-01834K

FIRST INSERTION

NOTICE OF ACTION

IN THE CIRCUIT COURT FOR
POLK COUNTY FLORIDA
PROBATE DIVISION

File Number: 2025CP003442000ba

Division: Probate

IN RE: ESTATE OF

MICHAEL JAMES O'HEIR

Deceased.

ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 169, PAGES 10 THROUGH 16, INCLUSIVE, 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 McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before January 1, 2026 or 30 days from the first publication, otherwise a Judgment may 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 seal of said Court on the 25 day of November, 2025.

STACY BUTTERFIELD, CPA

CLERK OF COURT

OF POLK COUNTY

As Clerk of the Court

(SEAL) BY: A. Nieves

Deputy Clerk

MCCALLA RAYMER
LEIBERT PIERCE, LLP
225 East Robinson Street, Suite 155,
Orlando, FL 32801
Phone: (407) 674-1850
Email: AccountsPayable@mccalla.com
25-12277FL
December 5, 12, 2025 25-01840K

FIRST INSERTION

TAX ID:

27-26-10-701306-001430

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.com
By /s/Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
Case No. 2024CA001168000000
File # 24-F00488
December 5, 12, 2025 25-01833K

FIRST 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. 2025CA000265000000

ROCKET MORTGAGE, LLC F/K/A

QUICKEN LOANS, LLC,

Plaintiff, vs.

LANA JEAN CUTTER A/K/A

LANA JEAN CUTTER-SEHL, et al.,

Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 06, 2025 in Civil Case No. 2025CA000265000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is Plaintiff and Lana Jean Cutter a/k/a Lana Jean Cutter-Sehl, 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 23rd day of December, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOTS 9,10, 11 AND 12, BLOCK 1, HALL ESTATE SUBDIVISION

25-01834K

FIRST 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. 2025CA000265000000

ROCKET MORTGAGE, LLC F/K/A

QUICKEN LOANS, LLC,

Plaintiff, vs.

LANA JEAN CUTTER A/K/A

LANA JEAN CUTTER-SEHL, et al.,

Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 06, 2025 in Civil Case No. 2025CA000265000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is Plaintiff and Lana Jean Cutter a/k/a Lana Jean Cutter-Sehl, 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 23rd day of December, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOTS 9,10, 11 AND 12, BLOCK 1, HALL ESTATE SUBDIVISION

25-01834K

FIRST 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. 2025CA000265000000

ROCKET MORTGAGE, LLC F/K/A

QUICKEN LOANS, LLC,

Plaintiff, vs.

LANA JEAN CUTTER A/K/A

LANA JEAN CUTTER-SEHL, et al.,

Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 06, 2025 in Civil Case No. 2025CA000265000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is Plaintiff and Lana Jean Cutter a/k/a Lana Jean Cutter-Sehl, 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 23rd day of December, 2025 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOTS 9,10, 11 AND 12, BLOCK 1, HALL ESTATE SUBDIVISION

25-01834K

FIRST 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. 2025CA000

--- PUBLIC SALES / SALES / ACTIONS ---

FIRST INSERTION

**NOTICE OF ACTION;
CONSTRUCTIVE SERVICE -
PROPERTY**
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT OF
THE STATE OF FLORIDA,
IN AND FOR POLK COUNTY,
CIVIL DIVISION
CASE NO.:
532025CA003266A000BA

**FREEDOM MORTGAGE
CORPORATION,
Plaintiff, vs.**

**RUBELQUI RAFAEL PERALTA
POLANCO; et al**

Defendants.

TO: RUBELQUI RAFAEL PERALTA
POLANCO; 1290 NORMANDY DR
HAINES CITY, FL 33844
UNKNOWN SPOUSE OF RUBELQUI RAFAEL PERALTA
POLANCO; 1290 NORMANDY DR
HAINES CITY, FL 33844
YANILSA MARIA ROSARIO;
1290 NORMANDY DR
HAINES CITY, FL 33844
UNKNOWN SPOUSE OF YANILSA
MARIA ROSARIO; 1290 NORMANDY DR
HAINES CITY, FL 33844

YOU ARE NOTIFIED that an action to foreclose to the following property in Polk County, Florida:

LOT 19, COVERED BRIDGE
AT LIBERTY BLUFF PHASE
1, ACCORDING TO THE MAP
OR PLAT THEREOF, AS RE-
CORDED IN PLAT BOOK 196,
PAGE(S) 26 THROUGH 28,
INCLUSIVE, OF THE PUBLIC
RECORDS OF POLK COUN-
TY, FLORIDA. Also known
as 1290 NORMANDY DR,
HAINES CITY, FL 33844.

DATED ON NOV 24, 2024.

STACY M. BUTTERFIELD, CPA
CLERK OF THE CIRCUIT COURT
(SEAL) By: Ruthy Pacheco
DEPUTY CLERK
SOKOLOF REMTULLA, LLP
1800 NW Corporate Blvd suite 302
Boca Raton FL 33431
Telephone: 561-507-5252
Facsimile: 561-342-4842
E-mail: pleadings@sokrem.com
Counsel for Plaintiff
December 5, 12, 2025 25-01851K

FIRST INSERTION

**NOTICE OF ACTION
FORECLOSURE PROCEEDINGS-
PROPERTY**
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT AND
FOR POLK COUNTY, FLORIDA
CIVIL DIVISION

Case #: 2025CA004486A000BA

DIVISION: 7

Nationstar Mortgage LLC

Plaintiff, -vs.-

Unknown Heirs, Devisees, Grantees,
Assignees, Creditors, Lienors,
and Trustees of Rosario F. Marin
a/k/a Rosario Flores Marin a/k/a
Rosario Marin f/k/a Rosario Flores,
Deceased and All Other Persons
Claiming by and Through, Under,
Against The Named Defendant(s);
et al.

Defendant(s).

TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Rosario F. Marin a/k/a Rosario Flores Marin a/k/a Rosario Marin f/k/a Rosario Flores, Deceased and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); and Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Rolando Marin, Deceased and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

THE NORTH 120 FEET OF
THE SOUTH 195 FEET OF
THE WEST ONE-ACRE OF
THE NORTH HALF OF THE
SOUTHWEST QUARTER OF
THE NORTHWEST QUARTER
OF THE SOUTHEAST QUAR-

ter of Section 13, Township 29 South, Range 25 East, Polk County, Florida, less the West 12 feet thereof, together with right of ingress and egress over and across the West 12 feet of said North half of the Southwest Quarter of the Northwest Quarter of the Southeast Quarter, less the South 75 feet thereof.

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1989, MAKE: FLEETWOOD, VIN#: FLFL-J79A08150HP AND VIN#: FL-J79B08150HP.

more commonly known as 5418 Kirk Road, Bartow, FL 33830.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before or with 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 1/2/2026
WITNESS my hand and seal of this Court on the day of NOV 26, 2025.

Stacy M. Butterfield
Circuit and County Courts
(SEAL) By: Ruthy Pacheco
Deputy Clerk

FIRST INSERTION

**PEACE CROSSING COMMUNITY
DEVELOPMENT DISTRICT
NOTICE OF MEETING**

The Board of Supervisors ("Board") of the Peace Crossing Community Development District ("District") will hold a regular meeting on December 15, 2025 at 11:30 a.m., at the City of Davenport, Tom Fellows Community Center, 207 North Blvd West, Davenport, Florida 33837 for the purpose of considering any business which may properly come before it.

The meeting is open to the public and will be conducted in accordance with the provisions of Florida law. The meeting may be continued to date, time, and place to be specified on the record at the meeting. A copy of the agenda for the meeting may be obtained from the office of the District Manager at least seven (7) days in advance of the meeting by contacting the District Manager's office at (561) 571-0010, during normal business hours or by visiting the District's website, https://

peacecrossingdd.net/.

There may be occasions when Board Supervisors or District Staff may participate by speaker telephone. Any person requiring special accommodations at the meeting because of a disability or physical impairment should contact the District Office at (877) 276-0889 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager
December 5, 2025 25-01867K

FIRST INSERTION

as 1290 NORMANDY DR,
HAINES CITY, FL 33844.
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Sokol Remtulla, LLP, the plaintiff's attorney, whose address is 1800 NW Corporate Blvd Suite 302 Boca Raton FL 33431, on or before 1/2/2026, and file the original with the clerk of this court either before service on the plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

DATED ON NOV 24, 2024.
STACY M. BUTTERFIELD, CPA
CLERK OF THE CIRCUIT COURT
(SEAL) By: Ruthy Pacheco
DEPUTY CLERK
SOKOLOF REMTULLA, LLP
1800 NW Corporate Blvd suite 302
Boca Raton FL 33431
Telephone: 561-507-5252
Facsimile: 561-342-4842
E-mail: pleadings@sokrem.com
Counsel for Plaintiff
December 5, 12, 2025 25-01851K

AMENDED NOTICE
AND ORDER TO SHOW CAUSE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT OF
FLORIDA, IN AND FOR
POLK COUNTY
GENERAL CIVIL DIVISION
CASE NO:

53-2025-CA-000980-0000-0004

**WINSLOW'S POINT COMMUNITY
DEVELOPMENT DISTRICT**, a local
unit of special-purpose government
organized and existing under the
laws of the State of Florida,
Plaintiff, v.

**THE STATE OF FLORIDA, AND
THE TAXPAYERS, PROPERTY
OWNERS AND CITIZENS
OF THE WINSLOW'S POINT
COMMUNITY DEVELOPMENT
DISTRICT, INCLUDING NON-
RESIDENTS OWNING PROPERTY
OR SUBJECT TO TAXATION
THEREIN, AND OTHERS
HAVING OR CLAIMING ANY
RIGHTS, TITLE OR INTEREST IN
PROPERTY TO BE AFFECTED BY
THE ISSUANCE OF THE BONDS
AND LEVY OF ASSESSMENTS
HEREIN DESCRIBED, OR TO
BE AFFECTED IN ANY WAY
THEREBY.**

Defendants.

TO THE STATE OF FLORIDA, AND
THE TAXPAYERS, PROPERTY OWNERS
AND CITIZENS OF WINSLOW'S
POINT COMMUNITY DEVELOPMENT
DISTRICT, INCLUDING NON-RESIDENTS
OWNING PROPERTY

ERTY OR SUBJECT TO TAXATION
THEREIN, AND OTHERS HAVING
OR CLAIMING ANY RIGHT, TITLE
OR INTEREST IN PROPERTY TO
BE AFFECTED BY THE ISSUANCE
OF WINSLOW'S POINT COMMU-
NITY DEVELOPMENT DISTRICT
CAPITAL IMPROVEMENT REV-
ENUE BONDS AND LEVY OF SPE-
CIAL ASSESSMENTS, OR TO BE
AFFECTED IN ANY WAY THEREBY:

Winslow's Point Community Develop-
ment District (the "District") having
filed its Complaint for validation of
not to exceed \$36,185,000 Winslow's
Point Community Development Dis-
trict Capital Improvement Revenue
Bonds, in one or more series (the
"Bonds") and the special assessments
levied securing such Bonds pursuant
to Chapters 170, 190, and 197, Florida
Statutes (the "Special Assessments"),
and it appearing in and from said
Complaint and the Exhibits attached
thereto that the District has adopted
a resolution authorizing the issuance
of the Bonds for the purpose of
providing funds, together with other
available funds, for paying the costs
of planning, financing, acquiring,
constructing, reconstructing, equipping
and installing improvements as part
of its Project (as defined in said Com-
plaint), and it also appearing that all
of the facts required to be stated by
said Complaint and the Exhibits by
Chapter 75, Florida Statutes, are con-
tained therein, and that the District
prays that this Court issue an order

as directed by said Chapter 75, and
the Court being fully advised in the
premises:

NOW, THEREFORE,

IT IS ORDERED that all
taxpayers, property owners and
citizens of the District, including non-
residents owning property or subject
to taxation, and others having or
claiming any rights, title or interest in
property to be affected by the issuance
of the Bonds and levy of Special
Assessments, or to be affected in any
way thereby, and the State of Florida,
through the State Attorney of the
Tenth Judicial Circuit, in and for Polk
County, Florida (the "Parties"), appear
on **Wednesday, January 7, 2026**, at
1:00 p.m. before the Honorable
Michael P. McDaniel via **Virtual
Courtroom** (Microsoft Teams -
information below), and show cause
if any there be why the prayers of
said Complaint for the validation of
the Bonds should not be granted and
the Bonds, the proceedings therefore,
and other matters set forth in said
Complaint, should not be valid. The
parties and public may access
the hearing via their computer at
<https://www.jud10.flcourts.org/virtual-courtroom-links/polk-civil>
and selecting the Polk Civil Division
04 Virtual Courtroom link, OR may
dial in telephonically via Teams
Meeting at 1-754-236-7165 and enter
496 259 409# as the Telephone
Conference ID.

IT IS FURTHER ORDERED that
prior to the date set for the hearing
on said Complaint for validation,
the Clerk of this Court shall cause
a copy of this Amended Notice and
Order to be published in a newspaper
published and of general circulation
in Polk County, being the County
wherein said Complaint for validation
is filed, at least once each week for
two (2) consecutive weeks, commen-
ting with the first publication which
shall not be less than twenty (20) days
prior to the date set for said hearing.

IT IS FURTHER ORDERED that
by such publication of this Amended
Notice and Order, the State of Florida,
and the several taxpayers, property
owners and citizens of the District,
including non-residents owning prop-
erty or subject to taxation therein, and
others having or claiming any rights,
title or interest in property to be af-
fected by the issuance of the Bonds
and levy of Special Assessments, or to
be affected in any way thereby, shall
be and are made party defendants to
this proceeding, and that this Court
shall have jurisdiction of them to the
same extent as if specifically and per-
sonally named as defendants in said
Complaint and personally served with
process in this cause.

ORDERED in Polk County, Florida
on Monday, December 1, 2025.
53-2025-CA-000980-0000-00
12/01/2025 01:57:31 PM
Michael McDaniel, Circuit Judge
December 5, 12, 2025 25-01862K

FIRST INSERTION

BEFORE THE PUBLIC SERVICE COMMISSION
INITIAL CUSTOMER NOTICE
TO THE CUSTOMERS OF SUNSHINE WATER SERVICES COMPANYAND
ALL OTHER INTERESTED PERSONS
RE: DOCKET NO. 20250137-SU
APPLICATION FOR A LIMITED PROCEEDING RATE INCREASE IN
POLK COUNTY BY SUNSHINE WATER SERVICES COMPANY
Issued: December 1, 2025

Notice is hereby given, pursuant to Rule 25-30.446, Florida Administrative Code, that Sunshine Water Services Company has filed a petition for a sewer limited proceeding rate increase with the Florida Public Service Commission. The general reason for the requested increase is to recover the cost associated with the replacement of the Mid-County Wastewater Treatment Plant.

Copies of the petition and minimum filing requirements are available for inspection at the following locations:

Management Office 200 Weathersfield Avenue Altamonte Springs, FL 32714-4099	Office Hours: Monday through Friday 8:00 a.m. to 5:00 p.m.
---	--

Any person who wishes to comment or provide information to Commission Staff may do so at the meetings, either orally or in writing. Other written comments regarding the Utility and the proposed rates, or requests to be placed on the mailing list for this case, may be directed to this address:

Florida Public Service Commission
Director, Office of Commission Clerk
2540 Shumard Oak Boulevard
Tallahassee, Florida 32399-0870

All correspondence should refer to "Docket No. 20250137-SU, Sunshine Water Services Company". Your letter will be placed in the correspondence file of this docket. You may also submit comments through the Florida Public Service Commission's toll-free facsimile line at 1-800-511-0809, the Commission's email at contact@psc.state.fl.us, or the Commission's website available at <http://floridapsc.com/ConsumerAssistance/ComplaintForm>.

If you wish to contact the Florida Public Service Commission regarding complaints about service, you may call the Commission's Division of Consumer Assistance and Outreach at the following toll-free number 1-800-342-3552.

The current and proposed rates are as follows:

SCHEDULE OF PRESENT AND PROPOSED WASTEWATER RATES

Present Rates Proposed Rates

Residential Service (RS1)

All Meter Sizes \$40.59 \$45.99

Residential Charge per 1,000 gallons
8,000 gallon cap \$6.48 \$7.34

Residential Service (RS2) - (Mid-County/Tierra Verde)

All Meter Sizes (Bi-Monthly) \$81.22 \$92.03

Charge per 1,000 gallons 16,000 Gallon Cap	\$6.48	\$7.34
---	--------	--------

Residential Service (RS3)

Flat Rate \$73.19 \$82.93

Residential Service (RS4) - Mid-County/Tierra Verde

Flat Rate (Bi-Monthly) \$146.07 \$165.51

FIRST INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE
10TH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO: 2025-CC-4557

**TIVOLI RESERVE PROPERTY
OWNERS ASSOCIATION, INC.**, a
not-for-profit Florida corporation,
Plaintiff, vs.

**CATHERINE RUIZ; UNKNOWN
SPOUSE OF CATHERINE RUIZ;
AND UNKNOWN TENANT(S),
Defendants.**

NOTICE IS HEREBY GIVEN that,
pursuant to the Final Judgment entered
in this cause, in the County Court of
Polk County, Florida, Stacy Butterfield
Clerk of Court, will sell all the property
situated in Polk County, Florida de-
scribed as:

Lot 168, TIVOLI RESERVE
PHASE 3, according to the Plat
thereof as recorded in Plat Book
186, Pages 1 through 4, of the
Public Records of Polk County,
Florida, and any subsequent
amendments to the aforesaid.

A/K/A 1250 Augustus Drive,
Davenport, FL 33896

at public sale, to the highest and best
bidder, for cash, via the Internet at
www.polk.realforeclose.com at 10:00
A.M. on December 23, 2025

IF THIS PROPERTY IS SOLD AT
PUBLIC AUCTION, THERE MAY BE
ADDITIONAL MONEY FROM THE
SALE AFTER PAYMENT OF PER-
SONS WHO ARE ENTITLED TO BE
PAID FROM THE SALE PROCEEDS
PURSUANT TO THIS FINAL JUDG-
MENT.

IF YOU ARE A SUBORDINATE
LIENHOLDER CLAIMING A
RIGHT TO FUNDS REMAINING
AFTER THE SALE, YOU MUST
FILE A CLAIM WITH THE CLERK
NO LATER THAN 60 DAYS AFTER
THE SALE. IF YOU FAIL TO FILE A
CLAIM, YOU WILL NOT BE ENTIT-
LED TO ANY REMAINING FUNDS.

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.

FIRST INSERTION

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

CASE NO.: 2023-CA-007052

**U.S. BANK NATIONAL
ASSOCIATION,**

Plaintiff, vs.

**RHONDA MICHELLE AKA
RHONDA RICHELLE**

MICHELLE AKA

RHONDA R. MICHELLE, et al.,

Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant
to an Order Rescheduling Foreclose-
sure Sale dated November 6, 2025, and
entered in Case No. 2023-CA-007052

of the Circuit Court of the Tenth Ju-
dicial Circuit in and for Polk County,
Florida in which U.S. Bank National
Association, is the Plaintiff and Rhonda
Michelle aka Rhonda Richelle Michelle
aka Rhonda R. Michelle, Florida Hous-
ing Finance Corporation, are defen-
dants, the Polk County Clerk of the
Circuit Court will sell to the highest
and best bidder for cash in/on online at
online at www.polk.realforeclose.com,
Polk County, Florida at 10:00am EST
on the December 23, 2025 the following
described property as set forth in

said Final Judgment of Foreclosure:

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

and commonly known as: 1920 ELO-
ISE COVE DRIVE, WINTER HAVEN FL 33880

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

If you are a person with a disability
who needs any accommodation in order
to participate in this proceeding, you
are entitled, at no cost to you, to the
provision of certain assistance. Please
contact the Office of the Court 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.

Dated this 01 day of December, 2025.

ALBERTELLI LAW

P.O. Box 23028

Tampa, FL 33623

Tel: (813)221-4743

Fax: (813)221-9171

eService: servealaw@albertellilaw.com

By: /s/ Charline Calhoun

Florida Bar #16141

IN/23-015457

December 5, 2025

25-01858K

FIRST INSERTION

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

Case No. 2018 CA 004630

Division 15

R P FUNDING, INC.

Plaintiff, vs.

**BRUCE Q. DOUGLAS SR, TIFFANY
L. DOUGLAS, ELOISE COVE
COMMUNITY ASSOCIATION,
INC., STATE OF FLORIDA,**

**DEPARTMENT OF REVENUE,
SAMANTHA P. EBERTS, AND
UNKNOWN TENANTS/OWNERS,
Defendants.**

NOTICE IS HEREBY GIVEN Pursuant
to an Order Rescheduling Foreclose-
sure Sale dated November 6, 2025, and
entered in Case No. 2023-CA-007052

of the Circuit Court of the Tenth Ju-
dicial Circuit in and for Polk County,
Florida in which U.S. Bank National
Association, is the Plaintiff and Rhonda
Michelle aka Rhonda Richelle Michelle
aka Rhonda R. Michelle, Florida Hous-
ing Finance Corporation, are defen-
dants, the Polk County Clerk of the
Circuit Court will sell to the highest
and best bidder for cash in/on online at
online at www.polk.realforeclose.com,
Polk County, Florida at 10:00am EST
on the December 23, 2025 the following
described property as set forth in

said Final Judgment of Foreclosure:

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

and commonly known as: 1920 ELO-
ISE COVE DRIVE, WINTER HAVEN FL 33880

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

If you are a person with a disability
who needs any accommodation in order
to participate in this proceeding, you
are entitled, at no cost to you, to the
provision of certain assistance. Please
contact the Office of the Court 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.

Dated December 2, 2025

By: /s/ Jennifer M. Scott

Jennifer M. Scott

Attorney for Plaintiff

Invoice to:

Kass Shuler, P.A.

1604 N. Marion St.

Tampa, FL 33602

ForeclosureService@kasslaw.com

2018 CA 004630

328728/1808262/wll

December 5, 12, 2025

25-01860K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT, IN
AND FOR POLK COUNTY, FLORIDA
CASE NO. 2025CA002371A000BA

**MORTGAGE RESEARCH CENTER,
LLC D/B/A VETERANS UNITED
HOME LOANS, A MISSOURI**

LIMITED LIABILITY COMPANY,

Plaintiff, vs.

**RODNEY BRENNEMAN, AS
TRUSTEE OF DIXIE HIGHWAY
#205 LAND TRUST U/A/D
10/02/2024;**

Defendants

NOTICE IS HEREBY GIVEN pursuant
to a Final Judgment in Mortgage Fore-
closure dated November 14, 2025, and
entered in Case No. 2025CA002371A000BA
of the Circuit Court of the Tenth Ju-
dicial Circuit in and for POLK County,
Florida. MORTGAGE RE-
SEARCH CENTER, LLC D/B/A VET-
ERANS UNITED HOME LOANS, A
MISSOURI LIMITED LIABILITY
COMPANY, is Plaintiff and RODNEY
BRENNEMAN, AS TRUSTEE OF DIXIE
HIGHWAY #205 LAND TRUST U/A/D
10/02/2024, are defendants.

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

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

and commonly known as: 1920 ELO-
ISE COVE DRIVE, WINTER HAVEN FL 33880

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

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

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

and commonly known as: 1920 ELO-
ISE COVE DRIVE, WINTER HAVEN FL 33880

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

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

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

and commonly known as: 1920 ELO-
ISE COVE DRIVE, WINTER HAVEN FL 33880

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

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

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

and commonly known as: 1920 ELO-
ISE COVE DRIVE, WINTER HAVEN FL 33880

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

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

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

and commonly known as: 1920 ELO-
ISE COVE DRIVE, WINTER HAVEN FL 33880

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

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

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

and commonly known as: 1920 ELO-
ISE COVE DRIVE, WINTER HAVEN FL 33880

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

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

LOT 16, ELOISE COVE, ACCORDING
TO THE PLAT THEREOF AS RECORDED
IN PLAT BOOK 134, PAGE(S) 14

FIRST 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. 2025CA002636A000BA

PENNIMAC LOAN
SERVICES, LLC,
Plaintiff, vs.KARIM NASIR JACKSON A/K/A
KARIM JACKSON, et al.,
Defendant.To the following Defendant(s):
ANY AND ALL UNKNOWN PARTIES
CLAIMING BY, THROUGH, UNDER,
AND AGAINST BERT W. JACKSON
JR. A/K/A BERT JACKSON JR.
A/K/A BERT WILLIAM JACKSON,
WHETHER SAID UNKNOWN PARTIES
MAY CLAIM AN INTEREST
AS SPOUSES, HEIRS, DEVISEES,
GRANTEEES, OR OTHER CLAIMANTS
(RESIDENCE UNKNOWN)

YOU ARE NOTIFIED that an action

for Foreclosure of Mortgage on the following described property:

LOT 10, BRAIRGROVE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 95, PAGES 17 AND 18, 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 McCalla Raymer Leibert Pierce, LLP, Sara Collins, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before November 19, 2025 a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand 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 seal of this Court this 13 day of October, 2025

STACY BUTTERFIELD, CPA
CLERK OF COURT
OF POLK COUNTY
(SEAL) By A. Nieves
As Deputy Clerk

Submitted by:

MCCALLA RAYMER
LEIBERT PIERCE, LLP
225 East Robinson Street, Suite 155,
Orlando, FL 32801
Phone: (407) 674-1850
Email: AccountsPayable@mccalla.com
25-12180FL

December 5, 12, 2025 25-01870K

FIRST 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. 2025CA003687A000BA

PLANET HOME LENDING, LLC,
Plaintiff, vs.

ADAM C. ALBRITTON, et. al.

Defendant(s),
TO: ADAM C. ALBRITTON, UNKNOWN SPOUSE OF ADAM C. ALBRITTON, 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:

THE EAST 1/2 OF LOT 24
AND ALL OF LOT 25, BLOCK

F, WINTERSET GARDENS FIRST ADDITION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 44, PAGE 14, 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 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before January 1, 2026 /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 25 day of November, 2025.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: ASUNCION NIEVES
DEPUTY CLERKRobertson, Anschutz, Schneid, Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: fmail@raslg.com
24-250229

December 5, 12, 2025 25-01841K

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.: 2025CA-002428-000 -

U.S. BANK NATIONAL

ASSOCIATION, Plaintiff, vs.

UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND

ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF

SHIRLEY ANN COLSON A/K/A SHIRLEY ANN FOSBENDER; FLORIDA HOUSING FINANCE CORPORATION; BRADLEY BOWEN; GREG BOWEN A/K/A PAUL GREGORY BOWEN, SR.; JILL BROWN; ANNE MARIE CHAFFIN; JACK COLSON; MICHELE TESSIER; UNKNOWN TENANT

Defendant(s).

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.reaforeclose.com at, 10:00 AM on the 29 day of December, 2025, the following described property as set forth in said Final Judgment, to wit:

LOT 8, BLOCK 4, AZALEA PARK, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 34, PAGE 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 745 MARION PL, BARTOW, FL 33830

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

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

Dated this 21 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

25-02319

December 5, 12, 2025 25-01836K

FIRST INSERTION

scribed real property as set forth in said Final Judgment, to wit:

LOT 88, THE PINES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 64, PAGE 37, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 611 LIMBER LANE, LAKELAND, FL 33810 (the "Property").

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

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 ap-

pearance, 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

fpleadings@ghidottiberger.com

December 5, 12, 2025 25-01837K

FIRST INSERTION

scribed real property as set forth in said Final Judgment, to wit:

LOT 88, THE PINES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 64, PAGE 37, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 611 LIMBER LANE, LAKELAND, FL 33810 (the "Property").

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

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 ap-

pearance, 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

fpleadings@ghidottiberger.com

December 5, 12, 2025 25-01837K

FIRST INSERTION

scribed real property as set forth in said Final Judgment, to wit:

LOT 88, THE PINES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 64, PAGE 37, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 611 LIMBER LANE, LAKELAND, FL 33810 (the "Property").

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

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 ap-

pearance, 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-

--- ESTATE / SALES / ACTIONS ---

SECOND 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 PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

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

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

The date of first publication of this notice is 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

Nov. 28; Dec. 5, 2025

25-01819K

SECOND INSERTION

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 Seal, deceased, whose date of death was July 27, 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 be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

The personal representative has no duty to discover whether any property

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

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

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

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

Personal Representative:
Tisha Karen Sabrina Seal
1218 Apopka Drive
Kissimmee, Florida 34759

Attorney for Personal Representative:

Rodolfo Suarez Jr. Esq., Attorney

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

Nov. 28; Dec. 5, 2025

25-01830K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532025CP00116A000BA
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 Division, 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 set forth below.

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

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

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

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

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

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

SALLY A. SMITH
Personal Representative
PO Box 17374
Tampa, FL 33682

Robert D. Hines, Esq.

Attorney for Personal Representative

Florida Bar No. 413550

Hines Norman Hines, P.L.

315 S. Hyde Park Ave

Tampa, FL 33606

Telephone: 813-251-8659

Email: rhines@hnh-law.com

Secondary Email: rhardt@hnh-law.com

Nov. 28; Dec. 5, 2025

25-01803K

PUBLISH YOUR
LEGAL NOTICE

Email
legal@businessobserverfl.com

Business
Observer

FLORIDA'S NEWSPAPER FOR THE C-SUITE

--- ESTATE / SALES / ACTIONS ---

SECOND INSERTION

SECOND 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 attorney are set forth below.

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 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

Nov. 28; Dec. 5, 2025

25-01801K

SECOND INSERTION

SECOND 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 attorney are set forth below.

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 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

Nov. 28; Dec. 5, 2025

25-01801K

SECOND INSERTION

SECOND 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

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 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 corpora-
tion, 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, 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, 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://polkrealforeclose.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 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 "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, appurte- nances, leases, permits, licenses, powers, and privileges in any way now or hereafter belonging, relating, or pertaining to the First 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 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 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 guarantees 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 First Property; 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 Leases;

All guarantees 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 First Property;

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 Leases;

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 Leases;

under any of the Contracts.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS PROCEEDS FROM THE SALE, IF ANY, OTHER THAN 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
shunnefield@woolseymorcom.com
Attorneys for Plaintiff
Nov. 28; Dec. 5, 2025 25-01824K

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 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, 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, 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://polkrealforeclose.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, appurte- nances, 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, equipment, 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, amend- ments, 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 guarantees 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 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 Leases;

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;

of the Contracts.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS PROCEEDS FROM THE SALE, IF ANY, OTHER THAN 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
shunnefield@woolseymorcom.com
Attorneys for Plaintiff
Nov. 28; Dec. 5, 2025 25-091825K

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 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, 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, 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://polkrealforeclose.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, appurte- nances, 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 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 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, dryers, maintenance equipment, awnings, 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, amend- ments, 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 guarantees 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 Third Property;

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

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-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 TRADITIONS AT WINTER HAVEN HOMEOWNERS ASSOCIATION, INC., is the Plaintiff, and ALMERTIS STEPHENS, JR., individually; DENIEDRA MORRISON, individually; and SECRETARY OF HOUSING AND URBAN DEVELOPMENT; are the Defendants, the Polk County Clerk of the Court will sell to the highest and best bidder for cash, by electronic sale on-line at www.polk.realforeclose.com, beginning at 10:00 o'clock A.M. on the 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 FAIRWAYS PHASES ONE, according to the plat thereof as recorded in Plat Book 83, at

Pages 21-22, inclusive, of the Public Records of Polk County, Florida. Lot 218, 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 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/ 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 25-01799K

SECOND 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; TRUST
BANK, SUCCESSOR BY MERGER
TO SUNTRUST BANK; UNITED
STATES OF AMERICA, ACTING
ON BEHALF OF THE SECRETARY
OF HOUSING AND URBAN
DEVELOPMENT;
UNKNOWN PERSON(S) IN
POSSESSION OF THE SUBJECT
PROPERTY,
Defendant(s)

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 MORTGAGE FUNDING LLC is Plaintiff and 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; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; TRUST BANK, SUCCESSOR BY MERGER TO SUNTRUST BANK; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; 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.POLKREALFORECLOSE.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 PROPERTY SITUATED IN THE STATE OF FLORIDA, COUNTY OF POLK, DESCRIBED AS FOLLOWS:
THE WEST 210 FEET OF THAT PART OF THE SW 1/4 OF SECTION 9, TOWNSHIP 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 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 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
V6.20190626
Nov. 28; Dec. 5, 2025 25-01800K

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.: 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,
GRANTEEES, 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. & 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, GRANTEEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polkrealforeclose.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 1/4 OF NE 1/4 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 impaired, call 711.

Dated this 21st day of November, 2025.

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

Primary E-Mail:
ServiceMail@aldridgepite.com
1221-16444B
Nov. 28; Dec. 5, 2025 25-01813K

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.: 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 MORTGAGE 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; SOLIVITA COMMUNITY ASSOCIATION, 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.POLKREALFORECLOSE.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, SOLIVITA 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, 2025.

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

SECOND INSERTION

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;

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.polkrealforeclose.com at 10:00 A.M. on December 17, 2025,

the following described property as set forth in said Final Judgment, to-wit:

LOT 52, LAKE SMART
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
(561) 998-6707
23-328811 FC01 CXE
Nov. 28; Dec. 5, 2025 25-01805K

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. 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.polkrealforeclose.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, ACCORDING
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

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

LINK 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 LINK 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, 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. 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.reaforeclose.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 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 "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, Florida

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, Florida

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, pertaining to the Property or such Leases, in-

SECOND INSERTION

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");

All guarantees 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 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, agreements, permits, approvals, entitlements, escrows, licenses, documents, certificates, plans, drawings, specifications, and other similar instruments related to 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 THAN 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

shunnefield@woolseymorcom.com

Attorneys for Plaintiff

Nov. 28; Dec. 5, 2025

25-01827K

SECOND INSERTION

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
SUN WEST MORTGAGE
COMPANY, INC.

Plaintiff, vs.

DIETRO MARTINEZ CASIMIRO
AKA DIETRO ARESTI
MARTINEZ CASIMIRO, et al.,
Defendants.

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 DIETRO MARTINEZ CASIMIRO AKA DIETRO ARESTI MARTINEZ CASIMIRO, et al., are Defendants, Clerk of Circuit Court, Stacy M. Butterfield will sell to the highest bidder for cash at [www.polk.reaforeclose.com/](https://polk.reaforeclose.com/), on January 6, 2026 at 10:00 AM, the following described property:

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

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

SOUTH OF THE NORTHWEST CORNER OF LOT 2, THENCE RUN NORTH 11.00 FEET TO THE NORTHWEST CORNER OF LOT 2, THENCE RUN EAST 80.00 FEET RETURNING TO THE POINT OF BEGINNING.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.030.

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

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

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
10TH 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 2023CA005714000000 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 POSSESSION 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.reaforeclose.com/](https://polk.reaforeclose.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
THEREOF, RECORDED IN
PLAT BOOK 68, PAGES 1
AND 2, OF THE PUBLIC RE-
CORDS OF POLK COUNTY,

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

FLORIDA.
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, 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 24 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

24-225413 - Es

Property Address: 752 HUNT

Nov. 28; Dec. 5, 2025 25-01822K

SECOND INSERTION

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

CASE NO. 2024CA003403000000
PLANET HOME LENDING, LLC,
Plaintiff, vs.

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

The History
How We Got Here

Cradle to Grave

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

At the same time, both before the election and during

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

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

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

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

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

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

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

ROOSEVELT'S UTOPIAN FANTASY

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

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

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

“ ”

The role of the federal government in the economy has multiplied roughly tenfold in the past half-century.



ILLUSTRATION BY SEAN MICHAEL MONAGHAN

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

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

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

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

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

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

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

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

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

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

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

CENTRAL PLANNING TAKES OVER

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

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

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

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

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

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

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

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

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

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

SOCIALIZING RESULTS OF PRODUCTION

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

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

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

“ ”

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

U.S. government and of the Soviet Union.

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

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

BAD MEANS FOR GOOD OBJECTIVES

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

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

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

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

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