

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION	FIRST INSERTION
Fictitious Name Notice	NOTICE OF PUBLIC SALE:
Notice is hereby given that Nils Health Advisors Corp, desiring to engage in business under the fictitious name of Nils Health Insurance Advisors located at 3062 Chantilly Dr, Davenport , Florida, 33837, 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	NOTICE IS HEREBY GIVEN THAT ON 01/12/206 AT 08:00 AM THE FOLLOWING VEHICLE(S) MAY BE SOLD AT PUBLIC SALE PURSUANT TO FLORIDA STATUTE 713.585. NAME: DOCTOR PARTS INC 3KP-F24AD5KE112087 2019 KIA 6529.13
December 19, 2025 25-01924K	TEL: 813- 697-1791 MV#: MV110010 LOCATION: 3435 RECKER HWY WINTER HAVEN, FL 32880/ December 19, 2025 25-01922K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2025-CP-004020-A000-BA
IN RE: ESTATE OF
GARY KEITH RANKIN
Deceased.

The administration of the estate of Gary Keith Rankin, deceased, whose date of death was September 1, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 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 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 December 19, 2025.

Personal Representative:
Janice Rankin
4100 Limerick Drive
Lake Wales, Florida 33859
Attorney for Personal Representative:
Mark G. Turner, Esquire
Florida Bar Number: 794929
Straughn & Turner, P.A.
Post Office Box 2295
Winter Haven, Florida 33883-2295
Telephone: (863) 293-1184
Fax: (863) 293-3051
E-Mail: mturner@straughtnturner.com
Secondary E-Mail: ahall@straughtnturner.com
December 19, 26, 2025 25-01940K

Notice is hereby given that Ashley Helms, desiring to engage in business under the fictitious name of Helms Family Management located at 2123 Kirkland Lake Drive, Auburndale, Florida 33823 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 19, 2025	25-01923K
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FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES

NOTICE IS HEREBY GIVEN that Rita Tomaz will engage in business under the fictitious name EXCELLENCE CLEANING BY RITA, with a physical address 1920 GREENBRIAR TERRACE DAVENPORT, FL 33837, with a mailing address 1920 GREENBRIAR TERRACE DAVENPORT, FL 33837, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.

December 19, 2025	25-01933K
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ness under the fictitious name of Serim Care located at 1392 Sugarwood St, in the County of Polk, in the City of Davenport, Florida 33837 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Davenport, Florida, this 12th day of December, 2025.

Nadia Meniru

December 19, 2025	25-01925K
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**HOW TO PUBLISH
YOUR
LEGAL NOTICE
IN THE
BUSINESS OBSERVER**

**CALL
941-906-9386**

and select the appropriate
County name from
the drop-down menu

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**HOW TO PUBLISH
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County name from
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legal@businessobserverfl.com

**Business
Observer**

--- ACTIONS / SALES ---

FIRST INSERTION
<p>NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 532023CA000655000000 PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST IN THE ESTATE OF MARY E. LANTHRIP A/K/A MARY ELAINE LANTHRIP, ET.AL; Defendants NOTICE IS HEREBY GIVEN that, in accordance with the order granting plaintiff's motion to reschedule foreclosure sale dated November 25, 2025, the Clerk of the Circuit Court for Polk County will sell to the highest and best bidder for cash beginning on January 9, 2026 at 10:00 AM via http://www.polk.realforeclose.com, the following described property:</p> <p>Lot 19, SUNRIDGE ACRES, a subdivision according to the plat thereof recorded in Plat Book 83, Page 24, of the Public Records of Polk County, Florida. Property Address: 314 Skyblue Ln, Auburndale, FL 33823-0000</p> <p>ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM</p>

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

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

Andrew Arias, FBN: 89501
Attorneys for Plaintiff
Marinosci Law Group, P.C.
100 West Cypress Creek Road, Suite 1045
Fort Lauderdale, FL 33309
Phone: (954) 644-8704;
Fax: (401) 262-2110
ServiceFL@mlg-defaultlaw.com
ServiceFL2@mlg-defaultlaw.com
MLG No.: 21-03911 /
CASE NO.: 532023CA000655000000
December 19, 26, 2025 25-01909K

FIRST INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 532025CP004118A00BA IN RE: THE ESTATE OF: LEE ANN GARVIE, Deceased.</p> <p>The administration of the estate of LEE ANN GARVIE, deceased, whose date of death was February 8, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E. Parker St., Room 240, Lakeland, FL 33801-1929. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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</p>

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

Richard S. Garvie
Personal Representative
19415 Via Del Mar, Apt. 06107
Tampa, FL 33647

Kraig H. Koach, Esq.
Koach Law Firm, PA
2639 Fruitville Road,
Suite 302
Sarasota, FL 34237
(941) 951 1234
Florida Bar No. 0510830
Email Address: khk@koachlaw.com
Attorney for Personal Representative
December 19, 26, 2025 25-01946K

FIRST INSERTION
<p>NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-004432 GREY LINE INVESTMENTS, LLC, Plaintiff, V. WILMA PHENESTOR; THE ESTATE OF WILMA PHENESTOR; UNKNOWN HEIRS OF WILMA PHENESTOR; UNKNOWN SPOUSE OF WILMA PHENESTOR: JOHNNY L. WILLIAMS, SR.; THE ESTATE OF JOHNNY L. WILLIAMS, SR.; UNKNOWN HEIRS OF JOHNNY L. WILLIAMS, SR.; and UNKNOWN SPOUSE OF JOHNNY L. WILLIAMS, SR.; Defendants. TO: WILMA PHENESTOR 1639 NORMAN DR. LAKELAND, FLORIDA 33805 ESTATE OF WILMA PHENESTOR 1639 NORMAN DR. LAKELAND, FLORIDA 33805 UNKNOWN HEIRS OF WILMA PHENESTOR 1639 NORMAN DR. LAKELAND, FLORIDA 33805 UNKNOWN SPOUSE OF JOHNNY L. WILLIAMS, SR. 308 W. 10TH STREET LAKELAND, FLORIDA 33805 THE ESTATE OF JOHNNY L. WILLIAMS, SR. 308 W. 10TH STREET LAKELAND, FLORIDA 33805 UNKNOWN HEIRS OF JOHNNY L. WILLIAMS, SR. 308 W. 10T STREET LAKELAND, FLORIDA 33805 UNKNOWN SPOUSE OF JOHNNY L. WILLIAMS, SR. 308 W. 10TH STREET LAKELAND, FLORIDA 33805 YOU ARE NOTIFIED that an action to quiet title on the following property in Polk County, Florida: THE FOLLOWING DESCRIBED LAND, SITUATE, LYING, AND BEING IN POLK COUNTY, FLORIDA,</p>

TO WIT:
308 W. 10th Street, Lakeland, Florida, more particularly described as Lot 3, Block 2, WASHINGTON PARK SUB-DIVISION, Lakeland, Florida, according to plat thereof as recorded in Plat Book 1, page 99, public records of Polk County, Florida

has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on The Law Office of C.W. Wickersham, Jr., P.A., Plaintiff's attorney, at 2720 Park Street, Suite 205, Jacksonville, Florida, 32205, Phone Number: (904) 389-6202, not less than 28 days of the first date of publication of this Notice, and file the original with the Clerk of this Court, at 255 N. Broadway Ave., Bartow, Florida 33830 before service on Plaintiff or immediately thereafter. If you fail to do so, a Default 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.

DATED this day of Dec 09 2025
Stacy M. Butterfield
Clerk of the Circuit Court
By: /s/ R Pacheco
As Deputy Clerk

The Law Office of
C.W. Wickersham, Jr.,
P.A., Plaintiff's attorney,
2720 Park Street, Suite 205,
Jacksonville, Florida, 32205,
Phone Number: (904) 389-6202
Dec. 19, 26, 2025; Jan. 2, 9, 2026
25-01929K

FIRST INSERTION
<p>NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO. 2024CA003036000000 LOANDEPOT.COM, LLC, Plaintiff, vs. ANGELA MARRERO; FRANCISCO MARRERO; THE RIDGE AT SWAN LAKE HOMEOWNERS ASSOCIATION, INC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed November 12, 2025 and entered in Case No. 2024CA003036000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein LOANDEPOT.COM, LLC is Plaintiff and ANGELA MARRERO; FRANCISCO MARRERO; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; THE RIDGE AT SWAN LAKE HOMEOWNERS ASSOCIATION, INC.; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on January 12, 2026, the following described property as set forth in said Final Judgment, to wit:</p> <p>LOT 61, THE RIDGE AT SWAN LAKE, ACCORDING TO THE MAP OR PLAT THEREOF, AS</p>

RECORDED IN PLAT BOOK 146, PAGES 38 THROUGH 40, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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 12th day of December 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.: 24-00711 LND
V6.20190626
December 19, 26, 2025 25-01913K

FIRST INSERTION
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 25CP-4209 Division Probate IN RE: ESTATE OF FRANK EDWARD ROGERSON Deceased.</p> <p>The administration of the estate of Frank Edward Rogerson, deceased, whose date of death was December 1, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.</p> <p>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.</p> <p>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.</p> <p>The personal representative has no duty to discover whether any property</p>

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 December 19, 2025.

Personal Representative:
Christine R. Bishop
3138 Valley High Drive
Lakeland, Florida 33812
Attorney for Personal Representative: Charlotte C. Stone, Esq.
Florida Bar Number: 21297
Stone Law Group, P.L.
123 US Hwy 27 North
Sebring, Florida 33870
Telephone: (863) 402-5424
Fax: (863) 402-5425
E-Mail: charlotte@stonelawgroupfl.com
Secondary E-Mail: tami@stonelawgroupfl.com
December 19, 26, 2025 25-01943K

FIRST INSERTION
<p>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. 2025CA004811A000BA ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ELIZABETH GREENE A/K/A ELIZABETH KELLNER-GREENE A/K/A ELIZABETH KELLNER GREENE F/K/A ELIZABETH A. KELLNER, DECEASED, et. al. Defendant(s). TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ELIZABETH GREENE A/K/A ELIZABETH KELLNER-GREENE A/K/A ELIZABETH KELLNER GREENE F/K/A ELIZABETH A. KELLNER, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.</p> <p>YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:</p>

LOT 20 OF EAGLE TERRACE, ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 65 AT PAGES 45 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 Ave., Suite 100, Boca Raton, Florida 33487 on or before Jan. 21, 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 15 day of December, 2025.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT (SEAL) BY: A. Nieves
DEPUTY CLERK
ROBERTSON, ANSCHUTZ, AND SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-358612
December 19, 26, 2025 25-01930K

FIRST INSERTION
<p>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.: 2025CA002120 U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF WATERFALL VICTORIA III-NB GRANTOR TRUST, Plaintiff, VS. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES,; WANDA SEARS ELLIS; BRENDA SEARS BRAGG; DANNY SEARS; VIRGIL SEARS III; DEWAYNE SEARS; CITY OF DAVENPORT, FLORIDA; UNKNOWN TENANT #1 N/K/A KIMBERLY HOWELL; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on November 12, 2025 in Civil Case No. 2025CA002120, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF WATERFALL VICTORIA III-NB GRANTOR TRUST is the Plaintiff, and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES,; WANDA SEARS ELLIS; BRENDA SEARS BRAGG; DANNY SEARS; VIRGIL SEARS III; DEWAYNE SEARS; CITY OF DAVENPORT, FLORIDA; UNKNOWN TENANT #1 N/K/A KIMBERLY HOWELL; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO</p>

ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

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

LOT 21, BLOCK 184, ADDITION TO RESUBDIVISION OF A PORTION OF DAVENPORT, FLORIDA, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 16, PAGES 21A, 21B AND 21C, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 5th day of December, 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
1133-3768B
December 19, 26, 2025 25-01912K

FIRST INSERTION
<p>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. 2020CA000390000000 PENNYMAC LOAN SERVICES, LLC, Plaintiff, vs. EDMARIE RODRIGUEZ MEDINA, et al., Defendant. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 06, 2025 in Civil Case No. 2020CA000390000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and Edmarie Rodriguez Medina, 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 6th day of January, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:</p> <p>LOT 1, BLOCK 836, POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE MAP OR PLAT</p>

THEREOF, AS RECORDED IN PLAT BOOK 53, PAGES 29 THROUGH 43, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
23-07445FL
December 19, 26, 2025 25-01908K

FIRST INSERTION
<p>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. 2024CA003005000000 MIDFIRST BANK, Plaintiff, vs. GERARDO J GONZALEZ RIVERA A/K/A GERARDO J GONZALEZ, et al., Defendant. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered in Civil Case No. 2024CA003005000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein MIDFIRST BANK is Plaintiff and Gerardo J Gonzalez Rivera a/k/a Gerardo J Gonzalez, 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 13th day of January, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:</p> <p>LOT 243, WILLIAM'S PRE-SERVE PHASE II-B, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN</p>

PLAT BOOK 167, PAGE(S) 48 THROUGH 52, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
23-08110FL
December 19, 26, 2025 25-01910K

c/o Karen J. Wonsetler, Esq.,
The Law Office of
Wonsetler & Webner, P.A.,
717 N. Magnolia Avenue,
Orlando, FL 32803
December 19, 26, 2025 25-01948K

ACTIONS / SALES---

FIRST INSERTION	
<p>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. 2025CA003475A000BA PLANET HOME LENDING, LLC, Plaintiff, vs. KATTY ROMERO BENITEZ AND HILARIO FUENTES ROSARIO, et. al. Defendant(s), TO: HILARIO FUENTES ROSARIO, KATTY ROMERO BENTIEZ, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being fore-closed herein.</p> <p>YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 5, BLOCK 716, POIN-CIANA NEIGHBORHOOD</p>	<p>5 NORTH, VILLAGE 3, AC-CORDING TO THE MAP OR PLAT THEREOF AS RECORD-ED IN PLAT BOOK 54, PAGE 27 PUBLIC RECORDS OF POLK COUNTY, FLORIDA.</p> <p>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 ad-dress is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before /(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 peti-tion filed herein.</p> <p>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.</p>
	<p>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 im-mediately upon receiving this notifi-cation if the time before the sched-uled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>Default Date: January 16, 2026 WITNESS my hand and the seal of this Court at Polk County, Florida, this 10 day of Dec., 2025.</p> <p>Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: ASUNCION NIEVES DEPUTY CLERK</p> <p>Robertson, Anschutz, Schneid, Crane & Partners, PLLC 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 24-241438 December 19, 26, 2025 25-01915K</p>
FIRST INSERTION	
<p>AMENDED NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2025CA-001682 Mark Enoch and Debra Enoch Plaintiffs, vs. Prime Broadcasting Inc. a Florida corporation, and Denisse Hernandez Defendants. NOTICE is hereby given that, pursuant to a Uniform Final Judgment of Fore-closure entered in the above captioned case, the Clerk will sell the property situated in Polk County, Florida, de-scribed as:</p> <p>Begin at a point 15 feet west of the Southeast corner of Section 36, Township 29 South, Range 24 East, Polk County, Florida;</p>	<p>thence run West 360 feet; thence run North 360 feet; thence run East 360 feet; thence run South 360 feet to the Point of Begin-nig.</p> <p>Property Address: 1355 Maple Avenue North, Bartow FL 33830 at public sale, to the highest and best bidder for cash, at an online sale at www.polk.realforeclose.com, begin-nig at 10:00 AM on January 6, 2026. This Amended Notice of Sale amends and supersedes that Notice of Sale dated November 4, 2025 and published on November 14, and No-vement 21, 2025.</p> <p>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.</p>

FIRST INSERTION	
<p>NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY GENERAL CIVIL DIVISION Case No: 2025CA-002693-A000-BA EAGLE CREST COMMUNITY ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. LYN ALLISON RATTIGAN; XAVIER THOMPSON; SECRETARY OF HOUSING AND URBAN DEVELOPMENT; WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF FIGRE TRUST 2023-HE3; MIDLAND CREDIT MANAGEMENT, INC., Defendants, TO: XAVIER THOMPSON YOU ARE NOTIFIED that an action to enforce a lien on the following prop-erty in Polk County, Florida:</p>	<p>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 im-mediately upon receiving this notifi-cation if the time before the sched-uled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>DATED this 10th day of December 2025. HOBBS AND HOBBS, P.L. By: Walter O. Hobbs, Esquire Florida Bar No.: 279889 December 19, 26, 2025 25-01904K</p>

FIRST INSERTION	
<p>NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY GENERAL CIVIL DIVISION Case No: 2025CA-002693-A000-BA EAGLE CREST COMMUNITY ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. LYN ALLISON RATTIGAN; XAVIER THOMPSON; SECRETARY OF HOUSING AND URBAN DEVELOPMENT; WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF FIGRE TRUST 2023-HE3; MIDLAND CREDIT MANAGEMENT, INC., Defendants, TO: XAVIER THOMPSON YOU ARE NOTIFIED that an action to enforce a lien on the following prop-erty in Polk County, Florida:</p>	<p>Lot 239, EAGLE CREST, ac-cording to the map or plat there-of as recorded in Plat Book 144, Page 20, Public Records of Polk County, Florida. Parcel I.D No.: 26-28-22-588322-002390 a/k/a 1436 EAGLE CREST BLVD has been filed against you and you are required to serve a copy of your writ-en defenses, if any, to it on Shannon L. Zetrouer, Esq., the Plaintiff's attorney, whose address is 4100 Central Avenue, St. Petersburg, FL 33711 on or before 12/1/25, (no later than 30 days from the date of first publication of this no-tice of action), and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice. Publishing is to take place for two (2) consecutive weeks.</p>

FIRST INSERTION	
<p>NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10th JUDICAL CIRCUIT, IN AND FOR POLK, FLORIDA. CASE No. 2025CA004449A000BA Longbridge Financial, LLC, Plaintiff vs. Webb William Weeks, II AKA Webb William Weeks, Trustee of the Webb William Weeks, II and Cynthia Diane Weeks Revocable Trust U/T/A Dated September 19, 2017, et al., Defendants TO: UNKNOWN BENEFICIARIES OF THE WEBB WILLIAM WEEKS, II AND CYNTHIA DIANE WEEKS REVOCABLE TRUST U/T/A DATED SEPTEMBER 19, 2017 1738 TERRY CIR NE WINTER HAVEN, FL 33881 AND TO: All persons claiming an in-terest by, through, under, or against the aforesaid Defendant(s). YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage</p>	<p>on the following described property lo-cated in Polk County, Florida: LOT 5, BLOCK A, BUCKEYE HAVEN, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 84, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.</p> <p>has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in Business Observer, on or before January 12, 2026; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint.</p> <p>IMPORTANT If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are</p>

FIRST INSERTION	
<p>NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 53-2021-CA-003350 ALLIED FIRST BANK, SB DBA SERVBANK, Plaintiff, vs. DOMINGO SOTO TORRES, et al., Defendant. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Fore-closure entered October 15, 2025 in Civil Case No. 53-2021-CA-003350 of the Circuit Court of the TENTH JUDI-CIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ALLIED FIRST BANK, SB DBA SERVBANK is Plaintiff and Domingo Soto Tor-res, 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.</p>	<p>realforeclose.com in accordance with Chapter 45, Florida Statutes on the 13th day of January, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:</p> <p>LOT 156, HAINES RIDGE PHASE 1, AS RECORDED IN PLAT BOOK 150, PAGES 7 THROUGH 11, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH AFFIDA-VIT OF SURVEYOR RECORD-ED IN OFFICIAL RECORDS BOOK 7792, PAGE 661, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.</p> <p>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.</p> <p>If you are a person with a disability who needs any accommodation in or-</p>

<p>der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or im-mediately upon receiving this notifi-cation if the time before the sched-uled appearance is less than 7 days; if you are hearing or voice impaired, call 711.</p> <p>/s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLP Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRSservice@mccalla.com Fla. Bar No.: 146803 21-04336FL December 19, 26, 2025 25-01907K</p>

FIRST INSERTION	
<p>NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2024CA002416000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-BR1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BR1, Plaintiff, vs. PHYLLIS COLE, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursu-ant to a Final Judgment of Foreclosure dated November 3, 2025, and entered in 2024CA002416000000 of the Cir-cuit Court of the TENTH Judicial Cir-cuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATION-AL TRUST COMPANY, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-BR1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BR1</p>	<p>is the Plaintiff and PHYLLIS COLE are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 06, 2026, the following described property as set forth in said Final Judgment, to wit:</p> <p>LOT 11, BLOCK B, WOOD-LAND HILLS, UNIT 1, AC-CORDING TO PLAT THERE-OF RECORDED IN PLAT BOOK 43, PAGE 36 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 833 SHERWOOD DR., LAKE WALES, FL 33898</p> <p>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 accor-dance with Florida Statutes, Section 45.031.</p> <p>IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disabil-ity who needs any accommodation in order to participate in this proceeding,</p>

FIRST INSERTION	
<p>NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-003582 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, v. JEFFREY C. DOLBIER AKA JEFFREY C. DOLBIER, JR., et al., Defendants. TO: Jeffrey C. Dolbier aka Jeffrey C. Dolbier, Jr. 2664 Canal Road Lake Wales, FL 33898 Jeffrey C. Dolbier aka Jeffrey C. Dolbier, Jr. 2522 Canal Rd. Lake Wales, FL 33898 Unknown Spouse of Jeffrey C. Dolbier a/k/a Jeffrey C. Dolbier, Jr. 2664 Canal Road Lake Wales FL 33898 Unknown Spouse of Jeffrey C. Dolbier aka Jeffrey C. Dolbier, Jr. 2522 Canal Rd. Lake Wales, FL 33898 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida: The East 494 feet of the South-west 1/4 of the Southeast 1/4 of</p>	<p>Section 31, Township 28 South, Range 28 East, Less and Ex-cept the South 944.25 feet of the West 329.33 feet of the East 494 feet of the Southwest 1/4 of the Southeast 1/4 of Section 31, Township 28 South, Range 28 East, Polk County, Florida, To-gether with an easement for in-gress and egress over the South 150 feet of the East 494 feet of the Southwest 1/4 of the South-east 1/4 of Section 31, Township 28 South, Range 28 East, Polk County, Florida. Together with a mobile home with VIN #s HML-CP28222005928A & HML-CP28222005928B; Title #s 49155663 and 49175460; RP#12683361 and 12683360.</p> <p>has been filed against you and you are required to serve a copy of your written defenses, if any, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of first publication of this Notice, and file the original with the Clerk of this Court either before ser-vice on the Plaintiff's attorney or im-mediately thereafter; or a default will be entered against you for the relief</p>

FIRST INSERTION	
<p>CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA Case No. 53-2025-CA-001471 Honorable Judge: Ojeda, Reinaldo Juan PLANET HOME LENDING, LLC Plaintiff, vs. ALAN WEBSTER; JENIFER WEBSTER; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2 Defendants, NOTICE IS GIVEN that, in accordance with the Order Granting the Motion to Reschedule Sale entered on Decem-ber 4, 2025, in the above-styled cause, I Stacy M. Butterfield, Clerk of the Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, bidding begins at 10 a.m. Eastern Time on January 20, 2026, the following described property: PARCEL 1: LOT 16, BLOCK 1, LAKE BON-NY HEIGHTS UNIT NO. 3, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 37, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.</p>	<p>PARCEL 2: COMMENCING AT THE SOUTHEAST CORNER OF SAID LOT 16, BLOCK 1, LAKE BONNY HEIGHTS UNIT NO. 3, RECORDED IN PLAT BOOK 37, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN THENCE EAST 100 FEET, THENCE NORTH 203.37 FEET, THENCE WEST 100 FEET, THENCE SOUTH 203.37 FEET TO THE POINT OF BEGINNING; BEING A PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 28 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA. PARCEL ID: 242821-240400-001160 COMMONLY KNOWN AS: 416 Nansemond Ave, Lakeland, FL 33801. ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS</p>

SUBSEQUENT INSERTIONS

ESTATE---

SECOND INSERTION	
<p>NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2025CP003555A000BA Division Section 14 IN RE: ESTATE OF WARREN HOFFMAN Deceased. The administration of the estate of WARREN HOFFMAN, deceased, whose date of death was October 26, 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 represen-tative and the personal representative's attorney are set forth below.</p> <p>All creditors of the decedent and oth-er persons having claims or demands against decedent's estate on whom a copy of this notice is required to be</p>	<p>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.</p> <p>All other creditors of the decedent and other persons having claims or de-mands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.</p> <p>ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.</p> <p>NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2), YEARS OR MORE AFTER THE DECEDENT'S</p>

DATE OF DEATH IS BARRED. The date of first publication of this notice is December 12, 2025. Personal Representative: ADRIAN HOFFMAN 638 Key Biscayne Ave. Davenport, FL 33897 Attorney for Personal Representative: STEVEN SERLE, ESQ. Attorney for Petitioner Florida Bar Number: 46736 Serle & Chapkin, PLLC 5820 N. Federal Highway Boca Raton, Florida 33487 Telephone: (561) 912-3580 Fax: (561) 287-4991 E-Mail: steve@thelegalproblemsolvers.com jennifer@thelegalproblemsolvers.com Secondary E-Mail: paralegal@thelegalproblemsolvers.com December 12, 19, 2025 25-01894K

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

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.: 2025CA001234
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. DANIEL LESLIE FINLEY; LOTTE M. FINLEY; UNITED STATES OF AMERICA - DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS Defendant(s).
NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on November 20, 2025 in Civil Case No. 2025CA001234, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and DANIEL LESLIE FINLEY; LOTTE M. FINLEY; UNITED STATES OF AMERICA - DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES,

GRANTEES, OR OTHER CLAIMANTS are Defendants.
The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on January 20, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:
LOT(S) 209, LAKESIDE LANDINGS PHASE ONE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 147, PAGES 45 THROUGH 55, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
IMPORTANT
AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated this 5th day of December, 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
1184-2473B
December 12, 19, 2025 25-01891K

SECOND INSERTION

NOTICE OF ACTION; CONSTRUCTIVE SERVICE - PROPERTY
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY, CIVIL DIVISION
CASE NO.: 532025CA004403A000BA
AMERIHOME MORTGAGE COMPANY, LLC, Plaintiff, vs. GABRIELA ENID SANTIAGO; et al Defendants.
TO: GABRIELA ENID SANTIAGO; 1064 PLANTATION LANE DAVENPORT, FL 33896
UNKNOWN SPOUSE OF GABRIELA ENID SANTIAGO; 1064 PLANTATION LANE DAVENPORT, FL 33896
YOU ARE NOTIFIED that an action to foreclose to the following property in Polk County, Florida:
LOT 110 OF FESTIVAL PHASE 5, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 187, PAGE(S) 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Also known as 1064 PLANTATION LANE, DAVENPORT, FL 33896
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Sokolof Remtulla, LLP, the plaintiff's attorney, whose address is 1800 NW Corporate Blvd Suite 302 Boca Raton FL 33431, on or before 1/12, 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 12/4, 2025.
STACY M. BUTTERFIELD, CPA
CLERK OF THE CIRCUIT COURT (SEAL) By: Sebastian Irlanda 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 12, 19, 2025 25-01893K

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
Case No. 2025CA003608A000BA
PennyMac Loan Services, LLC Plaintiff, vs. Miranda Morris Foster a/k/a Miranda M. Foster a/k/a Miranda Morris; et al Defendants.
TO: Frederick Roy Byfield a/k/a Frederick Byfield and Unknown Spouse of Frederick Roy Byfield a/k/a Frederick Byfield
Last Known Address: 9330 W McDowell Road, Phoenix, AZ 85037
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:
LOT 4, BLOCK 44, CASCADES PHASES IA AND IB, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 193, PAGE 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, within thirty (30) days of the first date of publication on or before January 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 November 26, 2025.
Stacy M. Butterfield
As Clerk of the Court (SEAL) By A. Nieves
As Deputy Clerk
Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, 4919 Memorial Hwy, Suite 135, Tampa, FL 33634
File # 25-F02197
December 12, 19, 2025 25-01876K

SECOND INSERTION

NOTICE OF PUBLIC SALE
The following personal property of: Colette Maltais will on December 29, 2025, at 9:30 a.m., at 375 Highway 630 W, Lot 2, Frostproof, Polk County, Florida 33843, in Frostproof Mobile Village, be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
Year/Make: 2011 R-Vision HS
VIN No.: 51V1M1F20BW250182
Title No.: 152406852
And All Other Personal Property Therein
December 12, 19, 2025 25-01897K

SECOND INSERTION

NOTICE OF PUBLIC SALE
The following personal property of: Donna Clark, All Unknown Beneficiaries, Heirs, Successors, and Assigns of Donna Clark will on December 29, 2025, at 10:00 a.m., at 981 Ulmer Rd., Lot 111, Frostproof, Polk County, Florida 33843, in Frostproof Mobile Village, be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
Year/Make: 1985 OLYM HS
VIN No.: xj00290A
Title No.: 41175168
And All Other Personal Property Therein
December 12, 19, 2025 25-01896K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532025CP003998A000BA
IN RE: ESTATE OF JANET HARGETT Deceased.
The administration of the estate of Janet Hargett, deceased, whose date of death was August 18, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, 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 December 12, 2025.
Personal Representative:
Desiree Sanchez
605 E. Robinson Street, Suite 650
Orlando, FL 32801
Attorney for Personal Representative: /s/ Desiree Sanchez
Desiree Sanchez
Florida Bar Number: 10082
SANCHEZ LAW GROUP PA
605 E. Robinson Street, Suite 650
Orlando, FL 32801
Telephone: (407) 500-4444
Fax: (407) 236-0444
E-Mail: desiree@sanchezlaw.com
Secondary E-Mail: info@sanchezlaw.com
December 12, 19, 2025 25-01886K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532025CP004071A000BA
Division 14
IN RE: ESTATE OF LOUISE PUGH, Deceased.
The administration of the estate of Louise Pugh, deceased, whose date of death was October 1, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth 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 December 12, 2025.
Personal Representative:
ARGIE PUGH, JR.
732 Larue Court
Bartow, Florida 33830
Attorney for Personal Representative
RODOLFO SUAREZ, JR., ESQ.
Attorney
Florida Bar Number: 013201
9100 S Dadeland Blvd., Suite 1620
Miami, Florida 33156
Telephone: (305) 448-4244
Fax: (305) 448-4211
E-Mail: rudy@suarezlawyers.com
Secondary E-Mail: eservice@suarezlawyers.com
December 12, 19, 2025 25-01885K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY, CIVIL DIVISION
CASE NO.: 2024-CA-001592
FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. ANGELAH NICHOLE PIETRO, et al., Defendants.
NOTICE OF SALE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered on December 2, 2025 in Case No. 2024-CA-001592 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff, and ANGELAH NICHOLE PIETRO, SECRETARY OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, INDEPENDENT SAVINGS PLAN COMPANY DBA ISPC, and TOWER PALMS HOMEOWNERS ASSOCIATION, INC are Defendants, the Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on www.polk.realforeclose.com, on the 16th day of January 2026, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment, to wit:
LOT 10, TOWER PALMS, ACCORDING TO THE PLAT

THAT THEREOF, RECORDED IN PLAT BOOK 171, PAGES 21 AND 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Also known as 5662 TOWER PALMS LN, LAKELAND, FL 33811 (the "Property"). together with all existing or subsequently erected or affixed buildings, improvements and fixtures.
Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim in accordance with Florida Statutes, Section 45.031.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated this 8th day of December 2025
Sokolof Remtulla, LLP
By: /s/ Benjamin D. Ladouceur
Benjamin D. Ladouceur, Esq.
Florida Bar No.: 73863
SOKOLOF REMTULLA, LLP, 1800 NW Corporate Blvd., Ste. 302, Telephone: 561-507-5252
E-mail: pleadings@sokrem.com, Counsel for Plaintiff
December 12, 19, 2025 25-01892K

SECOND INSERTION

NOTICE OF ACTION (formal notice by publication)
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2021-CP-3942
IN RE: ESTATE OF RONNIE DEAN TAYLOR, Deceased.
TO: ESTATE OF JERRY WARD TAYLOR
Unknown
YOU ARE NOTIFIED that a Petition for Order Authorizing Sale of Real Property has been filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address are: Robert D. Hines, Esq., Hines Norman Hines, P.L., 1312 W. Fletcher Avenue, Suite B, Tampa, FL 33612
Dec. 12, 19, 26, 2025; Jan. 2, 2026
25-01898K

Suite B, Tampa, FL 33612 on or before 1/16/2026, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.
Signed on this day of 12/08/2025.
STACY M. BUTTERFIELD
As Clerk of the Court (SEAL) By: Leslie Cunningham
As Deputy Clerk
Robert D. Hines, Esq., Hines Norman Hines, P.L., 1312 W. Fletcher Avenue, Suite B, Tampa, FL 33612
Dec. 12, 19, 26, 2025; Jan. 2, 2026
25-01898K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

CALL 941-906-9386 and select the appropriate County name from the menu option OR e-mail legal@businessobserverfl.com

Business Observer

10/2020

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

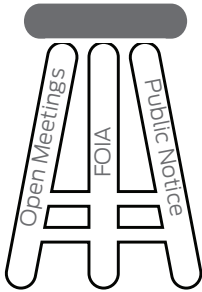
Public notices in newspapers are serendipitous. When readers page through a newspaper, they will find important public notice information they otherwise would not find anywhere else.

Rarely do consumers specifically search online for public notices.

10/2020

Why Public Notice Should Remain in Newspapers

Along with open meeting and freedom of information laws, public notice is an essential element of the **three-legged stool of government transparency**



This is not about “newspapers vs the internet”.

It’s newspapers *and* newspaper websites vs government websites

and newspaper websites have a much larger audience. Moving notice from newspapers to government websites would **reduce the presence of public notices on the internet**



Requiring independent, third-party newspapers to ensure that public notices run in accordance with the law helps

prevent government officials from hiding information

they would prefer the public not to see

Since the first U.S. Congress, public officials have understood that newspapers are the best medium to notify the public about official matters because they contain the

essential elements of public notice:



Accessibility



Independence



Verifiability



Archivability

Publishing notices on the internet is neither cheap nor free



Newspapers remain the primary vehicle for public notice in **all 50 states**



Types Of Public Notices

Citizen Participation Notices



Government Meetings and Hearings



Land and Water Use



Meeting Minutes or Summaries



Creation of Special Tax Districts



Agency Proposals



School District Reports



Proposed Budgets and Tax Rates



Zoning, Annexation and Land Use Changes

Commercial Notices



Unclaimed Property, Banks or Governments



Delinquent Tax Lists, Tax Deed Sales



Government Property Sales



Permit and License Applications

Court Notices



Mortgage Foreclosures



Name Changes



Probate Rulings



Divorces and Adoptions



Orders to Appear in Court

Stay Informed, It’s Your Right to Know.

For legal notice listings go to: Legals.BusinessObserverFL.com

To publish your legal notice call: 941-906-9386 or Legal@BusinessObserverFL.com