Public Notices

Business Observer

PAGES 21-28

PAGE 21 **Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com** JANUARY 2 - JANUARY 8, 2026

POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT REQUEST FOR PROPOSALS FOR POOL RESURFACING SERVICES PROJECT

Notice is hereby given that the Solterra Resort Community Development District ("District") will receive proposals from vendors interested in providing pool resurfacing, repair and enhancement services for the Amenity Center Pool, Spa, and Lazy River located at the Solterra Resort Amenity Center, 5200 Solterra Boulevard, Davenport, Florida 33837 ("Project"), as more particularly described in the Project Manual and in accordance with applicable Project plans and specifications.

The Project Manual, consisting of the proposal package, contract, proposal form, plans, and other materials, will be available and may be obtained beginning January 2, 2026, at 12:00 p.m. by e-mailing bmendes@rizzetta.com, with the subject line "RFP for Pool Resurfacing Services Project." Specifications will be distributed electronically.

The District is a special-purpose unit of local government created by Chapter 190, Florida Statutes. The entities submitting proposals must be able to provide for the level of service as outlined in the Project Manual and meet the following qualifications: (i) be authorized to do business in Florida; and (ii) hold all required state federal, and local licenses, including those with Polk County, in good standing; and (iii) have at least five (5) years' experience with commercial pool resurfacing projects of similar size and scope, with at least three (3) successfully completed projects in the past three (3) years; and (iv) comply with Florida's E-Verify requirements; and (v) be fully licensed and insured. Each Proposer should also attend the pre-proposal meeting and failure to do so may result in rejection of the proposal or a reduction in responsiveness of Proposer's proposal, as evaluated by the District.

Firms desiring to provide services for the referenced Project must submit one (1) original hard copy and one (1) electronic copy in PDF format stored on a USB thumb drive of the required proposal no later than 5 p.m. (EST) on January 29, 2026, at the Solterra Resort Amenity Center, c/o Solterra Resort Community Development District, 5200 Solterra Boulevard, Davenport, Florida, 33837 Attn: Solterra Resort CDD, District Manager. Proposals shall be submitted in a sealed package that shall bear "RESPONSE TO REQUEST FOR PROPOSALS – SOLTERRA RESORT CDD – POOL RESURFACING PROJECT" on the face of it. The District Manager, or his designee, will conduct a special public meeting at that place and time to publicly open the proposals.

Any proposal not completed as specified or missing the required proposal documents as provided in the Project Manual may be disqualified. No official action will be taken at the meeting. The meeting is open to the public and will be conducted in accordance with the provisions of Florida law including but not limited to Chapter 190, Florida Statutes. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this meeting is asked to advise the District Manager's Office at least three (3) business days before the meeting by contacting the District Manager at (407) 472-2471, or at bmendes@rizzetta.com. If you are hearing or speech impaired, please contact the Florida Relay Service at 1 (800) 955-8770, who can aid you in contacting the District Manager's Office. A copy of the agenda for the meeting may be obtained from the District Manager at 8529 South Park Circle, Suite 330, Orlando, Florida 32819, by calling (407) 472-2471, or by e-mail at bmendes@rizzetta.com. The meeting may be continued in progress without additional notice to a time, date, and location stated on the record.

Proposals shall be in the form provided in the Project Manual and submitted in a sealed envelope pursuant to the Instructions to Proposers. Hard copies of the proposals may be either hand-delivered or delivered via UPS or FedEx only. Proposals received after the time and date stipulated above will not be considered. Proposers are responsible for timely delivery of their proposals. The District reserves the right to return unopened to the Proposer any proposals received after the time and date stipulated above. Each proposal shall remain binding for a minimum of three hundred sixty-five (365) days after the proposal opening. Firms or individuals submit their proposals on a voluntary basis and therefore are not entitled to compensation of any kind. The District shall not be obligated or be liable for any costs incurred by proposers prior to issuance of a contract. All costs to prepare and submit a response to this RFP shall be borne by the proposer.

Any protest regarding the Project Manual, including but not limited to protests relating to the proposal notice, the proposal instructions, the proposal forms, the contract form, the scope of work, the specifications, the evaluation process, or any other issues or items relating to the Project Manual, must be filed in writing, within seventy-two (72) hours after issuance of the Project Manual, together with a protest bond in a form acceptable to the District. For protests other than those related to the Project Manual, the protest bond shall be in an amount equal to 1% of the anticipated total contract award that is the subject of the protest. If the protest relates to the Project Manual, the protest bond shall be in the amount of Ten Thousand Dollars ($10,000.00). The formal protest setting forth with particularity the facts and law upon which the protest is based shall be filed within seven (7) calendar days after the initial notice of protest was filed. Failure to timely file a notice of protest or failure to timely file a formal written protest shall constitute a waiver of any right to object or protest with respect to aforesaid plans, specifications or contract documents. Additional information and requirements regarding protests are set forth in the Project Manual and the District's Rules of Procedure, and are available from the District Manager, Rizzetta & Company, Inc., at 8529 South Park Circle, Suite 330, Orlando, Florida 32819, by calling (407) 472-2471, or by e-mail at bmendes@rizzetta.com.

Ranking of proposals will be made by the Board of Supervisors on the basis of qualifications according to the evaluation criteria contained within the Project Manual. Price will be one factor used in determining the proposal that is in the best interest of the District, but the District explicitly reserves the right to make such award to other than the lowest price proposal. The District has the right to reject any and all proposals and waive any technical errors, informalities or irregularities if it determines in its discretion, it is in the best interest of the District to do so.

The District reserves the right to reject any and all proposals, make modifications to the work, award the contract in whole or in part with or without cause, provide for the delivery of the project in phases, and waive minor or technical irregularities in any Proposal, as it deems appropriate, if it determines in its discretion that it is in the District's best interests to do so.

All questions regarding the Project Manual or this project shall be directed in writing via e-mail to the District Manager, Brian Mendes, at bmendes@rizzetta.com, with an e-mail copy to District Counsel, Meredith W. Hammock, Esq., at meredith@cddlawyers.com and Savannah Hancock, Esq., at savannah@cddlawyers.com, and Amenity Manager, Joe Bullins, at jbullins@artemislifestyles.com. No phone inquiries please.

Solterra Resort Community
Development District Brian Mendes,
District Manager
January 2, 2026 26-00016K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-3785
IN RE: ESTATE OF
ALEXIS GOMILLION,
Deceased.

The administration of the estate of ALEXIS GOMILLION, deceased, whose date of death was May 31, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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: January 2, 2026.

TRAVIS GOMILLION
Personal Representative
21526 Southwood Drive
Lutz, FL 33549
Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jrivera@hnh-law.com
January 2, 9, 2026 26-00015K

FIRST INSERTION

NOTICE OF LANDOWNERS' MEETING AND ELECTION AND ORGANIZATIONAL MEETING OF THE BOARD OF SUPERVISORS OF THE GARDNER TRAILS COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given to the public and all landowners within The Gardner Trails Community Development District ("**District**") located in Polk County, Florida, advising that a meeting of landowners will be held for the purpose of electing five (5) persons to the District's Board of Supervisors ("**Board**"). Immediately following the landowners' meeting there will be convened an organizational meeting of the Board for the purpose of considering certain matters of the Board to include election of certain District officers, the appointment of staff including, but not limited to, manager, attorney, and others as deemed appropriate by the Board, and to conduct any other business that may come before the Board.

DATE/TIME: Wednesday, February 4, 2026 at 10:00 a.m.
PLACE: Lake Alfred Public Library
245 N. Seminole Avenue
Lake Alfred, FL 33850

Each landowner may vote in person or by written proxy. Instructions on how all landowners may participate in the election, along with sample proxies, are available from the District's Manager, c/o Governmental Management Services, 4530 Eagle Falls Place, Tampa, Florida 33619, (813) 344-4844 ("District Office"). At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one (1) vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated as one acre, entitling the landowner to one (1) vote with respect thereto. Platted lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting the landowners shall select a person to serve as the meeting chair, who shall conduct the meeting.

The landowners' meeting and the Board meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agendas for these meetings may be obtained from the District Office. There may be an occasion where one or more supervisors will participate by speaker telephone.

Any person requiring special accommodations to participate in these meetings is asked to contact the District Office, at least three (3) business days before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800- 955-8771 (TTY) / 1-800-955-8770 (Voice), for assistance in contacting the District Office.

A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such person will need a record of the 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 the appeal is to be based.

Jason Greenwood
District Manager
January 2, 9, 2026 26-00008K

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 Thursday the 22nd day of January,2025 at 11:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 2326 West Memorial Boulevard, Lakeland, FL, 33805. Surrett, Frances Bags, Clothes, Household Goods, Tools, Boxes, Hookah, Appliances; Clark, Audrey Totes, Kids Toys, Boxes, Christmas Deco, Clothes; Roberts, Clifton Dresser, Car Parts, Totes, Tools, Cords, Electronics, Bags, Cleaning Supplies, Boxes, Building Material, Yard Equipment, Tools and Workshop Sale is subject to cancellation in the event of settlement between owner and obligated party.

January 2, 9, 2026 26-00011K

FIRST INSERTION

Notice of Sale

Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery as agent w/ power of attorney will sell the following vehicle(s) to the highest bidder; net proceeds deposited with the clerk of court; owner/lienholder has right to hearing and post bond; owner may redeem vehicle for cash sum of lien; inspect 1 week prior @ the lienor facility; cash or cashier check; any person interested ph (954) 563-1999 Sale Date January 23rd, 2026 @ 10:00 AM at each individual repair facility. 41458 2017 Chevrolet VIN#: 2GNALCEK8H1611408 Repair Facility: Chevrolet Center Inc 101 Cypress Gardens Blvd SW Winter Haven 863-294-7371 Lien Amt $1,351.50

January 2, 2026 26-00010K

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 Rick Zalanka MS LMHC located at 6700 S Florida Ave, Suite 1 in the City of Lakeland, Polk, FL 33813 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 24th day of December, 2025

Rick Zalanka
January 2, 2026 26-00013K

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 Wednesday the 21st day of January 2026 at 11:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 1141 E Memorial Blvd, Lakeland, FL, 33801. Arrowood, Brent (2) Tires, Board Games, Suitcases, Turkey Fryer, Cooler, Boxes, Misc Items; Brown, Dana TV, Boxes, Bedding, Totes, Mini Freezer, Metal Racking, Household Goods, Electronics, Misc; Daniels, Destiny Brinks Safe, Barbie Dolls, Luggage, Bags, Bunk Beds, Purse, Totes, Boxes, Misc Items; Klauder, Ryan Bedding, Boxes, TV, Pillows, Bags, Dresser, Household Goods, Misc, Sporting Goods; Pena, Edward BOXES, BAGS, DECORATIONS, LAMP, BOOKS, TOTES, HOUSEHOLD GOODS, OTHERS; Brumfield, Amya Mattresses, Hot Wheels Racetrack, Office Chair , TV, Bags, Boxes, Misc Items; Brady, Adam Totes, Boxes, Clothes, Bags, Metal Door Panels, Coffee Table, Shoes, Household Goods, Suitcase, Furniture,; Pitts, Cornelius Folding Table, Luggage, Household Decor, Microwave, Coat Rack, Chairs, Couch, Mattresses, Boxes, Totes, Bags, Misc Items; Hodges, Marion Trunk, End Tables, Washer, Dryer, Storage Bins, Microwave, Lamp, Artificial Tree, Mattresses, Bamboo Bench, Misc Items; Kirchoff, Cristy TOOLS, TRUNKS (2) KIRBY VACUUM, STEAM MOP, STEP LADDER, SCOOTER, COOLER, TOTES, LUGGAGE, BOXES, YARD TOOLS, MATRESS, FOOD WARMER, BICYCLE, MITRE SAW, MINI FRIDGE, GENERATOR, TV, STORAGE OTTOMAN MISC Sale is subject to cancellation in the event of settlement between owner and obligated party.

January 2, 9, 2026 26-00009K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2025CP-004195
IN RE: ESTATE OF
JUDITH M. ANDREWS
Deceased.

The administration of the estate of Judith M. Andrews, deceased, whose date of death was May 21, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth 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 January 2, 2026.

Personal Representative:
Victor L. Giggey
322 Beckwith Rd
Cornville, Maine 04976
Attorney for Personal Representative:
Mark W. Mangen, Esquire
Attorney
Florida Bar Number: 1010768
Straughn & Turner, P.A.
Post Office Box 2295
Winter Haven, Florida 33883-2295
Telephone: (863) 293-1184
Fax: (863) 293-3051
E-Mail:
MMangen@straughnturner.com
Secondary E-Mail:
ahall@straughnturner.com
January 2, 9, 2026 26-00006K

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: JANUARY 26TH 2026: SKY POWERSPORTS OF LAKELAND INC 1700 FAIRBANKS ST LAKELAND FL 33805 (863)682-4607 MV45312 2024 CANA 3JBLWAU41RJ000022 $1,565.54, TJ AUTO COLLISION LLC 8217 US HWY 98 N UNIT 2 LAKELAND, FL 33809 (407)738-0010 MV113333 2020 RAM 1C6SRFMT8LN185211 $14,031.83, ZOE AUTO REPAIR LLC 3500 LAKE ALFRED RD WINTER HAVEN FL 33881 (863)594-8718 MV114259 2021 KIA 5XXG64J29MG018943 $1,365.00

January 2, 2026 26-00017K

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 Fix & Finish located at 235 6th Street in the City of Winter Haven, Polk, FL 33881 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 26th day of December, 2025

Bateman & Bateman Enterprises LLC
Christopher R Bateman
January 2, 2026 26-00012K

FIRST INSERTION

NOTICE OF ACTION FOR PETITION TO ESTABLISH A LOST OR DESTROYED WILL
(**Florida resident -- single petitioner**)
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-003575-A
Division: Probate
IN RE: ESTATE OF
HILDA COLON a/k/a
HILDA COLON MARRERO
Deceased

TO: INTESTATE HEIRS
MAXIMO TRUJILLO ROQUE

YOU ARE NOTIFIED that a Petition to Establish a Lost or Destroyed Will has been filed against your interest as an intestate heir of Maximo Trujillo Roque whose last known address was 1700 6th St NW, Apt. C-24, Winter Haven, FL 3388. You are required to serve a copy of your written defenses, if any to it on Diego Chevere whose address is C/O Robyn L. Lesser, Law Office of Robyn L. Lesser, P.A., 1137 Edgewater Drive, Orlando, Florida 32804 on or before 30 days from the date of Publication, and file the original with the clerk of Polk County Civil Court, whose address is 255 N. Broadway Ave., Bartow, FL 33830-3912, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for relief demanded in the Petition to Establish a Lost or Destroyed Will.

Copies of all court documents in this case, including orders, are available at office of the Clerk of Polk County. You may review these documents upon request.

You must keep the clerk of the Circuit Court's office notified of your current address. You may file a Notice of Change of Mailing Address, found on the Polk County Clerk of Court Website.

Future papers in this lawsuit will be mailed to the address on record at the clerk's office.

Dated: 12/02/2025
CLERK OF THE CIRCUIT COURT
By: /s/ Leslie Cunningham
Jan. 2, 9, 16, 23, 2026 26-00007K

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.

LV18237_V12

PUBLISH YOUR LEGAL NOTICE

We publish all Public sale, Estate & Court-related notices

- We offer an online payment portal for easy credit card payment
- Service includes us e-filing your affidavit to the Clerk's office on your behalf

and select the appropriate County name from the menu option

or email **legal@businessobserverfl.com**

FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer

LV20878_V15

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

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.: 2025CA001742A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
CLAUDY DOCTEUR; MATTIE POINTE HOMEOWNER'S ASSOCIATION INC.; UNKNOWN SPOUSE OF SABINE D. DOCTEUR A/K/A SABINE DOROTHY DOCTEUR A/K/A SABINE DOROTHY DELMA; UNKNOWN SPOUSE OF CLAUDY DOCTEUR; SABINE D. DOCTEUR A/K/A SABINE DOROTHY DOCTEUR A/K/A SABINE DOROTHY DELMA; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 27 day of January, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 151, OF MATTIE POINTE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 185, PAGE 44, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
1036 MATTIE POINTE WAY, AUBURNDALE, FL 33823

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

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

Dated this 30 day of December 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
25-01547
January 2, 9, 2026 26-00023K

FIRST INSERTION

GROVES AT LAKE MARION COMMUNITY DEVELOPMENT DISTRICT
NOTICE OF MEETING

The Board of Supervisors ("Board") of the Groves at Lake Marion Community Development District ("District") will hold a regular meeting on January 14, 2026 at 11:00 a.m., at the Lake Alfred Public Library, 245 N Seminole Avenue, Lake Alfred, Florida 33850.

The purpose of the meeting is for the Board to consider any business which may properly come before it. The meeting is open to the public and will be conducted in accordance with the provision of Florida law. The meeting may be continued to a date, time, and place to be specified on the record at the meetings. A copy of the agenda for the meeting may be obtained from the office of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010.

There may be occasions when one or more Supervisors or staff will participate by telephone. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at the meetings because of a disability or physical impairment should contact the District Office at (561) 571-0010 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

A person who decides to appeal any decision made at the meeting with respect to any matter considered at the meeting is advised that person will need a record of the 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
January 2, 2026 26-00024K

FIRST INSERTION

LOWERY HILLS COMMUNITY DEVELOPMENT DISTRICT
NOTICE OF REGULAR MEETING

Notice is hereby given that the Board of Supervisors ("Board") of the Lowery Hills Community Development District ("District") will hold a regular meeting on January 14, 2026 at 11:00 a.m., or as soon as the matter can be heard, at the Albertus Maultsby Community Center, 655 3rd Street North, Lake Alfred, Florida 33850 where the Board may consider any business that may properly come before it.

A copy of the agenda may be obtained by contacting the offices of the District Manager, Wrathell Hunt & Associates, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (877) 276-0889 ("District Manager's Office"), during normal business hours.

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 a date, time, and place to be specified on the record at the meeting.

Any person requiring special accommodations at this meeting or requiring assistance connecting to any communications media technology because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting and public hearings. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Any 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
January 2, 2026 26-00025K

FIRST INSERTION

CYPRESS CREEK RESERVE COMMUNITY DEVELOPMENT DISTRICT
NOTICE OF REGULAR MEETING

The Board of Supervisors ("Board") of the Cypress Creek Reserve Community Development District ("District") will hold a regular meeting on January 14, 2026 at 11:00 a.m., at Albertus Maultsby Community Center, 655 3rd Street North, Lake Alfred, Florida 33850, where the Board may consider any other business that 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 a date, time, and place to be specified on the record at such meeting. A copy of the agenda may be obtained by contacting the offices of the District Manager, Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010, during normal business hours.

There may be occasions when one or more Supervisors or staff will participate by telephone. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at the meetings because of a disability or physical impairment should contact the District Office at (561) 571-0010 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office

A person who decides to appeal any decision made at the meetings with respect to any matter considered at the meeting is advised that person will need a record of the 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
January 2, 2026 26-00026K

LV20906_V11
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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. 2025CA000651000000
NATIONSTAR MORTGAGE LLC,
Plaintiff, vs.
DARIEN FLEURIMOND, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 24, 2025, and entered in 2025CA000651000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and DARIEN FLEURIMOND; TOWER VIEW ESTATES HOMEOWNERS ASSOCIATION, INC.; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF COURT OF POLK COUNTY, FLORIDA 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 20, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 23 OF TOWER VIEW ESTATES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 132, PAGE(S) 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
253 TOWER VIEW DR W, HAINES CITY, FL 33844

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

IMPORTANT

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

Dated this 29 day of December, 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
24-247062 - RaO
January 2, 9, 2026 26-00018K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 2025CA004293A000BA
U.S. BANK NATIONAL ASSOCIATION,
Plaintiff, vs.
BRUCE ANDERSON, et al.,
Defendants.

TO: BRUCE ANDERSON
1609 ITCHEPACKESASSA DR,
LAKELAND, FL 33810
UNKNOWN SPOUSE OF BRUCE ANDERSON
1609 ITCHEPACKESASSA DR,
LAKELAND, FL 33810

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

LOT 9, ITCHEPACKESASSA CREEK UNIT ONE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 64, PAGE(S) 15 AND 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, FORT LAUDERDALE, FL 33310 on or before January 28, 2026, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

WITNESS my hand and the seal of this Court this 22 day of December, 2025.

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

De Cubas & Lewis, P.A.,
Attorney for Plaintiff,
PO BOX 5026,
FORT LAUDERDALE, FL 33310
25-04117
January 2, 9, 2026 26-00001K

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. 2023CA006986000000
UNITED WHOLESALE MORTGAGE, LLC.,
Plaintiff, vs.
ALIZE BLANCITA SEYMORE A/K/A ALIZE SEYMORE, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 13, 2025 in Civil Case No. 2023CA006986000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein UNITED WHOLESALE MORTGAGE, LLC. is Plaintiff and Alize Blancita Seymore a/k/a Alize Seymore, 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 20th day of January, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 304, Squire's Grove Phase 2, according to the plat as recorded in Plat Book 183, Pages 1 through 5, 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
23-08175FL
January 2, 9, 2026 26-00022K

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CALL 941-906-9386
and select the appropriate County name from the menu option
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Business Observer

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--- SALES / ACTIONS ---

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CA-004462
MIDFLORIDA CREDIT UNION,
Plaintiff, v.
THE ESTATE OF MYRA WHATLEY BESSINGER F/K/A MYRA A. WHATLEY; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF MYRA WHATLEY BESSINGER F/K/A MYRA A. WHATLEY; THE UNKNOWN HEIRS OF THE ESTATE OF MYRA WHATLEY BESSINGER F/K/A MYRA A. WHATLEY; THE ESTATE OF MICHAEL L. BESSINGER; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF MICHAEL L. BESSINGER; THE UNKNOWN HEIRS OF THE ESTATE OF MICHAEL L. BESSINGER; KEITH WHATLEY; BRANDY WHATLEY; KENNETH BESSINGER; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS,
Defendants.
TO: ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

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

Lot 4, RE-SUBDIVISION OF BLOCK 49, LAKE ALFRED, FLORIDA, a subdivision according to the plat thereof recorded in Plat Book 41, Page 37, of the Public Records of Polk County, Florida.
Parcel ID No.:
26-27-32-504100-049040
Property Address:
330 W. Orange Street,
Lake Alfred, Florida 33850

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801, on or before January 28, 2026, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

DATE: December 22, 2025
STACY M. BUTTERFIELD
Clerk of the Circuit Court
By: Deputy Clerk
Gregory A. Sanoba, Esquire,
422 South Florida Avenue,
Lakeland, Florida 33801
January 2, 9, 2026 26-00002K

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. 2025CA004328A000BA
FINANCE OF AMERICA REVERSE, LLC,
Plaintiff, vs.
JOANN A. COOK A/K/A JOANN COOK AND MADISYN BLAIR DAVIS, et. al.
Defendant(s),
TO: MADISYN BLAIR DAVIS, UNKNOWN SPOUSE OF MADISYN BLAIR DAVIS,
whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

LOT 6, IN BLOCK J, CAMPHOR HEIGHTS, UNIT 3, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK(S) 34, PAGE (S) 41, 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 29, 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 23 day of December, 2025.
Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: A. Nieves
DEPUTY CLERK
Robertson, Anschutz, Schneid,
Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-333274
January 2, 9, 2026 26-00021K

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. 2025CA004148A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
MIGUEL ANGEL LAPORTE AND LUZMARIE ORTIZ RODRIGUEZ, et. al.
Defendant(s),
TO: MIGUEL ANGEL LAPORTE, LUZMARIE ORTIZ RODRIGUEZ,
whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

LOT 6, BLOCK 1, MAP OF FRESCO PARK SUBDIVISION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 33, PAGE 20, 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 28, 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 22 day of December, 2025.
Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: A. Nieves
DEPUTY CLERK
Robertson, Anschutz, Schneid,
Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-339985
January 2, 9, 2026 26-00005K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 532025CA003460A000BA
SERVBANK, N.A.,
Plaintiff, v.
DEBORAH KELLY; et al,
Defendant(s).
To the following Defendant(s):
DEBORAH KELLY
(Last Known Address:
6630 CRESCENT LOOP,
WINTER HAVEN, FL 33884)
UNKNOWN SPOUSE OF DEBORAH KELLY
(Last Known Address:
6630 CRESCENT LOOP,
WINTER HAVEN, FL 33884)

YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:

LOT 22, CRESCENT VIEW, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 142, PAGE 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
6630 CRESCENT LOOP,
WINTER HAVEN, FL 33884

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti | Berger LLP, Attorney for Plaintiff, whose address is 10800 Biscayne Blvd., Suite 201, Miami, FL 33161 Jan 21, 2026 a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

This notice is provided pursuant to Administrative Order No. 2010-08

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

WITNESS my hand and the seal of this Court this 15 day of Dec, 2025.
STACY M. BUTTERFIELD
As Clerk of the Court
(SEAL) By A. Nieves
As Deputy Clerk
Ghidotti | Berger LLP,
Attorney for Plaintiff,
10800 Biscayne Blvd.,
Suite 201,
Miami, FL 33161
January 2, 9, 2026 26-00004K

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. 2025CA003493A000BA
PennyMac Loan Services, LLC,
Plaintiff, vs.
Reynaldo Daniel Hernandez a/k/a Reynaldo Hernandez, et al.,
Defendants.
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025CA003493A000BA of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein PennyMac Loan Services, LLC is the Plaintiff and Reynaldo Daniel Hernandez a/k/a Reynaldo Hernandez; GoodLeap, LLC; Evolution Power LLC; Thompson Preserve 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 20th day of January, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 3, THOMPSON PRESERVE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 193, PAGE(S) 22 THROUGH 26, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
TAX ID:
25-29-32-363429-000030

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 29th day of December, 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
File # 25-F00752
January 2, 9, 2026 26-00014K

FIRST INSERTION

NOTICE OF ACTION AS TO EMANUEL HERNANDEZ
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 53-2025CA-004136
IN RE: THE FORFEITURE OF:
2023 JEEP GLADIATOR
FRAUDULENT VIN
1C6HJTAG7PL502372
ONLY AS TO MARTHA MARIA GONZALEZ VAZQUEZ
2022 FORD BRONCO SPORT
FRAUDULENT VIN
3FMCR9C67NRE29307
ONLY AS TO MARTHA MARIA GONZALEZ VAZQUEZ
2023 JEEP GLADIATOR MOJAVE
FRAUDULENT VIN
1C6JJTEG4PL519223
ONLY AS TO BLENCHY MORALES
2023 GMC YUKON SLT
FRAUDULENT VIN
1GKS2BKD9PR313489
ONLY AS TO YANERYS MARIE MOULIERT VIERA
2025 TOYOTA LAND CRUISER
FRAUDULENT VIN
JTEABFAJ1S5023023
ONLY AS TO JUAN STANLEY POLO
2023 GMC SIERRA DENALI 3500HD
FRAUDULENT VIN
1GT49WE79PF254491
ONLY AS TO ORLANDO JAVIER ROSADO PADILLA
2021 RAM 3500 RAM 3500
FRAUDULENT VIN
3C63RRJL1MG521950
ONLY AS TO JOHN SEBASTIAN VASQUEZ
2025 INFINITI QX80
FRAUDULENT VIN
JN8AZ3BB6S9401792
ONLY AS TO EMANUEL HERNANDEZ
2024 CHEVROLET SUBURBAN
FRAUDULENT VIN
1GNSKCKD3RR189568
ONLY AS TO ELI VALENTINE CALERO
LACKAWANNA COUNTY PRISON
2021 GMC YUKON XL DENALI
FRAUDULENT VIN
1GKS2JKL7MR355818
ONLY AS TO LEAH G GOULET MS
2024 FORD F-150 RAPTOR
FRAUDULENT VIN
1FTFW1RG8RFA43820
ONLY AS TO RAFFY EMMANUEL VARGAS GARCIA
TO: Emanuel Hernandez
203 Horstfield Drive
Winter Garden, Florida, 34787

YOU ARE NOTIFIED that a civil forfeiture action to forfeit the above listed property has been filed against you and you are required to serve a copy of your written defenses, if any, on the plaintiff's attorney whose address is:

MARIO J. CABRERA
Florida Bar Number 0001163
Polk County Sheriff's Office
1891 Jim Keene Blvd.
Winter Haven, Florida 33880
(863) 298–6600
Attorney for Plaintiff
Primary E-Mail Address:
mcabrera@polksheriff.org

on or before 1/26/26, 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: DEC 18 2025
STACY M. BUTTERFIELD
CLERK OF THE COURT
(SEAL) By: Ruthy Pacheco
AS DEPUTY CLERK
MARIO J. CABRERA
Florida Bar Number 0001163
Polk County Sheriff's Office
1891 Jim Keene Blvd.
Winter Haven, Florida 33880
(863) 298–6600
Primary E-Mail Address:
mcabrera@polksheriff.org
Jan. 2, 9, 16, 23, 2026 26-00003K

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. 2025CA001937A000BA
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION,
Plaintiff, vs.
SCOTT D. VEGTER, et al.
Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 22, 2025, and entered in 2025CA001937A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION is the Plaintiff and SCOTT D. VEGTER; UNKNOWN SPOUSE OF SCOTT D. VEGTER N/K/A KIMBERLEE VEGTER 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 20, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 9 OF HICKORY HAMMOCK, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 101, PAGES 46 THROUGH 49, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 2020 W LAKE HAMILTON DR, WINTER HAVEN, FL 33881

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

IMPORTANT

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

Dated this 29 day of December, 2025.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
25-277556 - ErS
January 2, 9, 2026 26-00019K

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. 2025CA001183A000BA
NEWREZ LLC D/B/A/ SHELLPOINT MORTGAGE SERVICING,
Plaintiff, vs.
JUAN CARLOS AHUMADA PALAU, et al.
Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 24, 2025, and entered in 2025CA001183A000BA 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 GINNET CAROLINA AHUMADA ARDILA; ARMANDO GONZALEZ SALGADO; LIGIA AHUMADA; JUAN CARLOS AHUMADA PALAU; CHARLES COVE HOMEOWNERS ASSOCIATION, INC. F/K/A LAKE CHARLES RESORT MASTER ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 23, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 55, LAKE CHARLES RESORT PHASE 1A, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 175, PAGES 5 THROUGH 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
424 NOBLE AVENUE,
DAVENPORT, FL 33837

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

IMPORTANT

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

Dated this 29 day of December, 2025.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
25-280590 - MaM
January 2, 9, 2026 26-00020K

SAVE TIME
E-mail your Legal Notice
legal@businessobserverfl.com
LV10177

Q&A
Who benefits from legal notices?
You do. Legal notices are required because a government body or corporation wants to take action that can affect individuals and the public at large.
When the government is about to change your life, or your property or assets are about to be taken, public notices in newspapers serve to alert those affected.
LV18237_V25

SUBSEQUENT INSERTIONS

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

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 01/09/2026, at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 2001 MERT mobile home bearing vehicle identification numbers FLHMBF3460X47068A and FLHMBF3460X47068B and all personal items located inside the mobile home. Last Tenant: Helma Ada Dunatchik, All Unknown Beneficiaries, Heirs, Successors, Assigns, and Devisees of Helma Ada Dunatchik, and Unknown Party or Parties in Possession. Sale to be held at: The Hamptons, 1094 Highway 92 West, Auburndale, Florida 33823, 863-667-0275.

Dec. 26, 2026; Jan. 2, 2026

25-01986K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 25CP-4067
IN RE: ESTATE OF
William David Coyle
deceased.

The administration of the estate of William David Coyle, deceased, Case Number 25CP-4067, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 26, 2025.

Gary D. Coyle
Personal Representative
Address: 15382 Oscuro Trail,
Peyton, CO 80831
MICHAEL H. WILLISON, P.A.
Michael H. Willison, Esquire
114 S. Lake Avenue
Lakeland, Florida 33801
(863) 687-0567
Florida Bar No. 382787
mwillison@mwillison.com
Attorney for Personal Representative
Dec. 26, 2025; Jan. 2, 2026

25-01967K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.:
2025CP-003840-A000-BA
IN RE: ESTATE OF
VIRGINIA LEOLA JONES a/k/a
VIRGINIA L. JONES
Deceased.

The administration of the estate of VIRGINIA L. JONES, deceased, whose date of death was August 14, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this Notice: December 26, 2025.

Personal Representative
JANICE R. TYLER
9360 Voyles Loop
Polk City, FL 33868
Attorney for Personal Representative
JULIE LANDRIGAN BALL, ESQ.
Florida Bar No.: 0768731
1905 Bartow Road
Lakeland, Florida 33801
Telephone: 863-688-5200
Facsimile: 863-686-0777
Primary Email:
service@hardinpalaw.com
Dec. 26, 2025; Jan. 2, 2026

25-01981K

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. 2024CA001934000000
FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2018-2,
Plaintiff, vs.
CHARLES M. MCILROY, II AND HEATHER M. MCILROY, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 15, 2025, and entered in 2024CA001934000000 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 LOANS STRUCTURED TRANSACTION TRUST, SERIES 2018-2 is the Plaintiff and CHARLES M. MCILROY, II; HEATHER M. MCILROY; UNKNOWN SPOUSE OF CHARLES M. MCILROY, II N/K/A AUDREY MCILROY; UNKNOWN SPOUSE OF HEATHER M. MCILROY; NAVY FEDERAL CREDIT UNION 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 13, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 107 OF UNIT 1 OF PALMORE ESTATES, AN UNRECORDED SUBDIVISION, MORE PARTICULARLY DESCRIBED AS FOLLOWS: THE NORTH 155 FEET OF THE SOUTH 955 FEET OF THE WEST 266 FEET OF THE EAST 858 FEET OF THE SW ¼ OF THE NE ¼ OF SECTION 23, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA.

Property Address:
6307 CHAROLAIS,
LAKELAND, FL 33810

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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 19 day of December, 2025.
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
23-138744 - ErS
Dec. 26, 2025; Jan. 2, 2026

25-01956K

SECOND INSERTION

NOTICE TO CREDITORS
(**Formal Administration**)
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No.: 2025CP 004233
IN RE: ESTATE OF
JOHN EINO STARK,
Deceased.

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

YOU ARE HEREBY NOTIFIED that Petition for Formal Administration has been filed in the estate of JOHN EINO STARK, deceased, File Number: 2025CP004233, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830; that the decedent's date of death was September 27, 2025; that the total value of the estate is unknow; and, that the names and addresses of those to whom it has been assigned by such order are:

NAME ADDRESS
Gerilyn Elizabeth McGorry
47 Harbour Estates Dr.
Winter Haven, FL, 33884

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENTS DATE OF DEATH IS FOREVER BARRED.

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

The date of the first publication of this Notice is: December 26, 2025.

Person Giving Notice:
/s/ Gerilyn Elizabeth McGorry
GERILYN ELIZABETH MCGORRY
Petitioner
Attorney for Person Giving Notice:
DAVID WILSON IV, ESQUIRE
FL Bar No. 0103204
THE WILSON
ADVOCACY GROUP, P.A.
P.O. Box 3142
Winter Haven, FL 33885
Phone: (863) 401-8155
Fax: (863) 401-9924
Primary:
info@wilsonadvocacygroup.com
Secondary:
dwfourth@wilsonadvocacygroup.com
Tertiary:
b.moore@wilsonadvocacygroup.com
Attorney for Personal Representative
Dec. 26, 2025; Jan. 2, 2026

25-01968K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
File No. 2025-CP-4055
PROBATE DIVISION
IN RE: ESTATE OF
BRADLEY THOMAS GOODRIDGE,
Deceased.

The administration of the estate of BRADLEY THOMAS GOODRIDGE, deceased, whose date of death was August 25, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, 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: December 26, 2025.

JUDITH KAY GOODRIDGE
Personal Representative
3271 Ogden Dr
Mulberry, FL 33860
Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue,
Suite B.
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jrivera@hnh-law.com
Dec. 26, 2025; Jan. 2, 2026

25-01970K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File Number:
53-2025-CP-000993-0000-XX
Division: 14
IN RE: ESTATE OF
JOHN A. MCCORMACK
Deceased.

The administration of the estate of John A. McCormack, deceased, whose date of death was May 2, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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.

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

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

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

A personal representative or curator 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 sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211.

The date of first publication of this notice is December 26, 2025.

Personal Representative:
Vivian McCormack
731 E. Sandy Dunes Circle
Sandy, UT 84094
Attorney for Personal Representative:
Rodolfo Mayor, Esq.
Florida Bar Number: 111647
DI PIETRO PARTNERS, PLLC
901 E. LAS OLAS BLVD.
Suite 202
FORT LAUDERDALE, FL 33301
Telephone: (954) 712-3070
Fax: (954) 337-3824
E-Mail: service@ddpalaw.com
Secondary E-Mail:
paralegal4@ddpalaw.com
Dec. 26, 2025; Jan. 2, 2026

25-01966K

SUBSCRIBE TO THE BUSINESS OBSERVER
Call: (941) 362-4848 or go to: www.businessobserverfl.com
Business Observer

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.: 2024-CP-0009120000XX
IN RE: ESTATE OF
RUNETTE L CHAMBERLAIN,
Deceased.

The administration of the estate of RUNETTE L CHAMBERLAIN, Deceased, whose date of death was November 19, 2023, 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 WITHIN 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 people having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

A personal representative or curator 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 sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211.

The date of first publication of this notice is December 26, 2025.

SANDRA SWEET,
Personal Representative
Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
2501 Hollywood Blvd. Suite 206
Hollywood, FL 33020
Telephone: (954)767-3399
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email:
angelica@srblawyers.com
Dec. 26, 2025; Jan. 2, 2026

25-01969K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2025CP-004047-A000-BA
Division 14
IN RE: ESTATE OF
STEPHANIE JANE BILLINGS
Deceased.

The administration of the estate of Stephanie Jane Billings, deceased, whose date of death was October 31, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 26, 2025.

Personal Representative:
Margaret Billings Krause
2111 Reaney Road
Lakeland, Florida 33803
Attorney for Personal Representative:
L. Caleb Wilson, Attorney
Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
Dec. 26, 2025; Jan. 2, 2026

25-01982K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2025-CP-004267-A000-BA
IN RE: ESTATE OF
JEWEL N. JOHNSON, AKA
JEWELL N. JOHNSON, AKA
JEWEL GAYE JOHNSON
Deceased.

The administration of the estate of Jewel N. Johnson, aka Jewell N. Johnson, aka Jewel Gaye Johnson, deceased, whose date of death was October 2, 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 26, 2025.

Personal Representative:
Donna Jackson
745 Avenue H, NE
Winter Haven, Florida 33881
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@straughnturner.com
Secondary E-Mail:
ahall@straughnturner.com
Dec. 26, 2025; Jan. 2, 2026

25-01971K

PUBLISH YOUR LEGAL NOTICE
Email
legal@businessobserverfl.com
FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
LV20878_V01

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

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 01/09/2026 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1995 FTWD mobile home bearing Vehicle Identification Numbers FLFLR33A16431BR and FLFLR33B16431BR and all personal items located inside the mobile home. Last Tenant: Janis Krizmis, All Unknown Beneficiaries, Heirs, Successors, Assigns, and Devisees of Janis Krizmis and Unknown Party or Parties in Possession. Sale to be held at: Cypress Greens, 1000 Cypress Creek Boulevard, Lake Alfred, Florida 33850, 863-956-1147.

Dec. 26, 2026; Jan. 2, 2026

25-01975K

SECOND INSERTION

NOTICE OF ACTION

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

CASE NO.: 2025-CA-003055

PENNYMAC LOAN SERVICES, LLC,
Plaintiff, v.
MICHAEL MORGAN, et al.,
Defendants.

TO: Rita Self a/k/a Rita Faye Self
433 E. Bullard Avenue
Lake Wales FL 33853
Rita Self a/k/a Rita Faye Self
3508 Harcourt St.
Lake Wales, FL 33859
Rita Self a/k/a Rita Faye Self
10 Angel Falls Cir
Ormonmd Beach, FL 32174
Rita Self a/k/a Rita Faye Self
5127 Crystal Springs Dr.
Ellicott City, MD 21043
Rita Self a/k/a Rita Faye Self
4557 Coquina Crossing Dr.
Elkton, FL 32033

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

Lot 17, Block 44, MAP OF LAKE WALES, a subdivision according to the plat thereof recorded in Plat Book 1C, Pages 88A and 88B, of the Public Records of Polk County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, on 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 service on the Plaintiff's attorney or immediately thereafter; or a default will be entered against you for the relief demanded in the complaint.

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

Default Date: 1/23/2026

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this day of DEC 16 2025.

Stacy M. Butterfield
as Clerk of the Circuit Court of
Polk County, Florida
(SEAL) By: Ruthy Pacheco
DEPUTY CLERK

Anthony R. Smith, Esquire,
the Plaintiff's attorney,
Tiffany & Bosco, P.A.,
1201 S. Orlando Ave,
Suite 430,
Winter Park, FL 32789

Dec. 26, 2025; Jan. 2, 2026

25-01961K

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

LV10241

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. 2025CA002985A000BA
Freedom Mortgage Corporation
Plaintiff, vs.
Brenda Rojas; et al
Defendants.

TO: Dunstan Byron Clarke a/k/a Dunstan Clarke
Last Known Address: 3460 Julius Estates Blvd, Winter Haven, FL 33881

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

LOT 15, LAKE SMART ESTATES, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 147, PAGES 28 THROUGH 30, 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 Maxine Meltzer, 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 1/23/2026, 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 DEC 16 2025.

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

Maxine Meltzer, Esquire,
Brock & Scott, PLLC.,
the Plaintiff's attorney,
4919 Memorial Hwy, Suite 135,
Tampa, FL 33634
File # 25-F01862

Dec. 26, 2025; Jan. 2, 2026

25-01962K

SECOND INSERTION

NOTICE OF ACTION

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

CASE NO.: 2025CC009239A000BA
TEN ROCKS MHP, LLC,
Plaintiff, vs.
DOUGLAS ALLEN MOSLEY, TRICIA LYNN MOSLEY, and STATE OF FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES,
Defendants.

TO: Douglas Allen Mosley
3925 North Combee Road, Lot No. 16
Lakeland, Florida 33805

YOU ARE NOTIFIED that an action for ownership of that certain single-wide mobile home and all personal items, appliances, and fixtures contained therein located at:

3925 North Combee Road, Lot No. 16. Lakeland, Florida 33805

has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Ryan J. Vatalaro, Esq., Plaintiff's attorney, whose address is 1313 N. Howard Avenue, Tampa, Florida 33607, ON OR BEFORE A DATE WHICH IS WITHIN 30 DAYS OF FIRST PUBLICATION OF THIS NOTICE IN THE BUSINESS OBSERVER, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.

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

Default Date: Jan. 21, 2026

WITNESS Stacy M. Butterfield, as Clerk of the County Court, and the seal of said Court, at the Courthouse at Polk County, Florida.

Dated: Dec. 15, 2026

STACY M. BUTTERFIELD
Polk County, Clerk of Court
(SEAL) By: A. Nieves
Deputy Clerk

Ryan J. Vatalaro, Esq.,
Plaintiff's attorney,
1313 N. Howard Avenue,
Tampa, Florida 33607

Dec. 26, 2025; Jan. 2, 9, 16, 2026

25-01963K

SECOND INSERTION

NOTICE OF ACTION

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

CASE NO.: 2025CC009239A000BA
TEN ROCKS MHP, LLC,
Plaintiff, vs.
DOUGLAS ALLEN MOSLEY, TRICIA LYNN MOSLEY, and STATE OF FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES,
Defendants.

TO: Tricia Lynn Mosley
3925 North Combee Road, Lot No. 16
Lakeland, Florida 33805

YOU ARE NOTIFIED that an action for ownership of that certain single-wide mobile home and all personal items, appliances, and fixtures contained therein located at:

3925 North Combee Road, Lot No. 16. Lakeland, Florida 33805

has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Ryan J. Vatalaro, Esq., Plaintiff's attorney, whose address is 1313 N. Howard Avenue, Tampa, Florida 33607, ON OR BEFORE A DATE WHICH IS WITHIN 30 DAYS OF FIRST PUBLICATION OF THIS NOTICE IN THE BUSINESS OBSERVER, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.

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

Default Date: Jan. 21, 2026

WITNESS Stacy M. Butterfield, as Clerk of the County Court, and the seal of said Court, at the Courthouse at Polk County, Florida.

Dated: Dec. 15, 2026

STACY M. BUTTERFIELD
Polk County, Clerk of Court
(SEAL) By: A. Nieves
Deputy Clerk

Ryan J. Vatalaro, Esq.,
Plaintiff's attorney,
1313 N. Howard Avenue,
Tampa, Florida 33607

Dec. 26, 2025; Jan. 2, 9, 16, 2026

25-01964K

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.: 532025CA004015A000BA
FREEDOM MORTGAGE CORPORATION,
Plaintiff, vs.
YANARIS RAMOS PAGAN; et al
Defendants.

TO: YANARIS RAMOS PAGAN; 613 DISA DRIVE DAVENPORT, FL 33837
UNKNOWN SPOUSE OFYANARIS RAMOS PAGAN; 613 DISA DRIVE DAVENPORT, FL 33837

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

LOT 240, ORCHID GROVE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 169, PAGE(S) 10 THROUGH 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Also known as 613 DISA DRIVE, DAVENPORT, FL 33837.

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 1/26, 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 December 17, 2025.

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

Dec. 26, 2025; Jan. 2, 2026

25-01980K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 OF THE FLORIDA STATUTES

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

CASE NO.: 2025-CA-001806
A&D MORTGAGE LLC, a Florida Limited Liability Company,
Plaintiff, v.
PARMOD SHARMA, RITA KUMARI SHARMA, TERRACE RIDGE AT TOWN CENTER EAST COMDOMINIUM ASSOCIATION INC., JOHN DOE #1 and JOHN DOE #2,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 3, 2025 in Case No. 2025-CA-001806 of the Circuit Court of the 10th Judicial Circuit in and for POLK COUNTY, Florida. A&D MORTGAGE LLC, a Florida Limited Liability Company, is the Plaintiff and PARMOD SHARMA, RITA KUMARI etc. et. al, are the Defendants, Karen E. Rushing, the Clerk of Court for Sarasota County will sell to the highest and best bidder for cash at: www.polk.realforeclose.com the Clerk's website for online instructions at 10:00 A.M. on January 16, 2026 the following described property as set forth in said Final Judgment, to wit:

Unit No. 614 of TERRACE RIDGE AT TOWN CENTER EAST, A CONDOMINIUM, together with an undivided interest in the common elements, according to The Declaration of Condominium recorded in Official Records Book 6192, Page 1845, and all exhibits and amendments thereof, Public Records of Polk County, Florida.
Commonly known as
204 Terrace Ridge Cir., #204, Davenport, FL 33896

including the buildings, appurtenances, and fixtures located thereon.

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 within 60 days after the sale.

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

Dated: December 22, 2025

LAW OFFICES OF
JORDAN I. WAGNER, P.A.
320 S.E. 18th Street
Fort Lauderdale, Florida 33316
Telephone: 954-491-3277
Facsimile: 954-692-9186
By: /s/ Jordan I. Wagner
Jordan Wagner, Esq.
Fla. Bar No.: 42775
jiw@jordanwagnerlaw.com

Dec. 26, 2026; Jan. 2, 2026

25-01985K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45

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

CASE NO.: 53-2024-CA-000978
DIVISION: POLK CIVIL - SEC 15
WELLS FARGO BANK, N.A.,
Plaintiff, vs.
THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, BARBARA L HERNANDEZ AKA BARBARA LEE HERNANDEZ, DECEASED , et al,
Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated November 12, 2025, and entered in Case No. 53-2024-CA-000978 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and , Chi Wa Cho, The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Barbara L Hernandez aka Barbara Lee Hernandez, deceased, City of Lakeland, Genoveva Hernandez, Angelo Borrero Jr., Angelina Hernandez, Ricardo Hernandez, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the January 12, 2026 the following described property as set forth in said Final Judgment of Foreclosure:

THE EAST 142 FEET OF THE EAST 1/2 OF THE SOUTH 1/4 OF SOUTH 1/2, LESS STREET OF LOT #10 OF MCRAE AND ROBSON SUBDIVISION OF LAKELAND, POLK COUNTY, FLORIDA, AS RECORDED IN PLAT BOOK 3, PAGE 54 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND BEING A PART OF THE NW1/4 OF SE1/4 OF SE1/4 OF SECTION 36, TOWNSHIP 27 SOUTH, RANGE 23 EAST, LESS THE SOUTH 20 FEET THEREOF.
A/K/A 305 HENNESSEE STREET LAKELAND FL 33805

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 09 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/ Justin Ritchie
Florida Bar #106621
Justin Ritchie, Esq.
IN/23-015669

Dec. 26, 2025; Jan. 2, 2026

25-01979K

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. 2024CA001073000000
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
RICHARD PAGAN RUIZ AND TAMARA ORTIZ CARRION, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 04, 2024, and entered in 2024CA001073000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and RICHARD PAGAN RUIZ; TAMARA ORTIZ CARRION; THE UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; FOUNTAIN PARK HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 12, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 95, FOUNTAIN PARK - PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 167, PAGE(S) 13 THROUGH 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 8581 RINDGE RD, POLK CITY, FL 33868

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

IMPORTANT

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

Dated this 17 day of December, 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
24-180639 - NaC

Dec. 26, 2025; Jan. 2, 2026

25-01952K

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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. 2025CA001645A000BA
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE ON BEHALF OF FINANCE OF AMERICA SELECT MASTER TRUST,
Plaintiff, vs.
PATRICIA M. WILKINS, PERSONAL REPRESENTATIVE OF THE ESTATE OF FRED JOSEPH ADAMS A/K/A FRED J. ADAMS, DECEASED, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 14, 2025, and entered in 2025CA001645A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE ON BEHALF OF FINANCE OF AMERICA SELECT MASTER TRUST is the Plaintiff and PATRICIA M. WILKINS, PERSONAL REPRESENTATIVE OF THE ESTATE OF FRED JOSEPH ADAMS AKA FRED J. ADAMS, DECEASED; PATRICIA M. WILKINS; DAWN M. CREECH, TRUSTEE OF THE TRUST AGREEMENT OF FRED J. ADAMS, DATED JUNE 4, 2004 AND AMENDED JUNE 11, 2018; DAWN M. CREECH; TIMOTHY ADAMS; KEVIN ADAMS; LEANN EGAN; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF COURT OF POLK COUNTY, FLORIDA 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 13, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 10, BLOCK O, OF RICHLAND MANOR, UNIT # 3 SUBDIVISION IN BARTOW, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 42, PAGE 47, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 640 FORREST DR, BARTOW, FL 33830

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

IMPORTANT

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

Dated this 19 day of December, 2025.

By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
25-278116 - NaP

Dec. 26, 2025; Jan. 2, 2026

25-01958K

--- ACTIONS / SALES ---

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-003617
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, v.
THOMAS SHELDON CHASE, et al.,
Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on February 2, 2026, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot 242, BELLA VITA PHASE 1A AND 1B-1, according to the plat as recorded in Plat Book 183, Pages 8 through 16, inclusive, of the Public Records of Polk County, Florida.

Property Address: 225 Gina Lane, Davenport, FL 33837

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

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

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

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

SUBMITTED on this 19th day of December, 2025.

TIFFANY & BOSCO, P.A.
/s/ Kathryn I. Kasper, Esq.
Anthony R. Smith, Esq.
FL Bar #157147
Kathryn I. Kasper, Esq.
FL Bar #621188
Attorneys for Plaintiff
OF COUNSEL:
Tiffany & Bosco, P.A.
1201 S. Orlando Ave, Suite 430
Winter Park, FL 32789
Telephone: (205) 930-5200
Dec. 26, 2025; Jan. 2, 2026
25-01954K

SECOND INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CC006817
CHARLES COVE HOMEOWNERS ASSOCIATION, INC.,
Plaintiff, vs.
TYRESE MYRICK, et al.,
Defendant(s).

TO: Unknown Parties in Possession
537 Nicken Grv.
Davenport FL 33837

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

Lot 73, LAKE CHARLES RESORT PHASE 1A, a subdivision according to the plat thereof recorded in Plat Book 175, Pages 5 through 10, 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, LEAH ELLINGTON, ESQUIRE, Plaintiff's Attorney, whose address is ARIAS BOSINGER, PLLC, 280 W. Canton Avenue, Suite 330, Winter Park, Florida 32789, within thirty (30) days after the 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 for Lien Foreclosure and Monetary Damages.

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: 1/26/26
DATED: DEC 18, 2025

Stacy M. Butterfield
CLERK OF THE COURT
By: Ruthy Pacheco
Deputy Clerk

LEAH ELLINGTON, ESQUIRE,
Plaintiff's Attorney,
ARIAS BOSINGER, PLLC,
280 W. Canton Avenue, Suite 330,
Winter Park, Florida 32789
Dec. 26, 2025; Jan. 2, 2026
25-01965K

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45, FLORIDA STATUTES
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CC002201
LAKES AT LAUREL HIGHLANDS HOMEOWNERS ASSOCIATION, INC.,
Plaintiff, vs.
MAURO CECCHETTI,
Defendant.

Notice is given that pursuant to the Final Judgment of Foreclosure dated December 11, 2025, in Case No.: 2025CC002201 of the County Court in and for Polk County, Florida, wherein LAKES AT LAUREL HIGHLANDS HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and MAURO CECCHETTI, et al., is the Defendant. Stacy M. Butterfield, the Clerk of Court for Polk County, Florida will sell to the highest and best bidder for cash at 10:00 a.m., at https://www.polk.realforeclose.com, in accordance with Section 45.031, Florida Statutes, on January 15, 2026, the following described property set forth in the Final Judgment of Foreclosure:

Lot 21, LAKES AT LAUREL HIGHLANDS PHASE 3A, according to the plat as recorded in Plat Book 197, Pages 40 through 43, of the Public Records of Polk County, Florida

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

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

DATED: December 18, 2025
By: /s/Sonia A. Bosinger
Sonia A. Bosinger, Esquire
Florida Bar No.: 55450
ARIAS BOSINGER, PLLC
280 W. Canton Avenue, Suite 330
Winter Park, Florida 32789
(407) 636-2549
Dec. 26, 2025; Jan. 2, 2026
25-01951K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO.: 532025CA000918000000
SOVIERO CAPITAL, LLC,
Plaintiff, v.
WILNER INVESTMENTS, LLC, WILNER ALPHONSE, GUERLINE ALPHONSE, UNKNOWN SPOUSE OF WILNER ALPHONSE, UNKNOWN SPOUSE OF GUERLINE ALPHONSE AND LAKESIDE LANDING HOMEOWNER'S ASSOCIATION, INC., et al.
Defendants.

NOTICE IS HEREBY GIVEN that, in accordance with the Final Judgment of Foreclosure dated November 14, 2025, and entered in Case Number CASE NO.: 532025CA000918000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Soviero Capital, LLC is the Plaintiff, and Wilner Investments, LLC, Wilner Alphonse, Guerline Alphonse and Lakeside Landing Homeowner's Association, Inc. are the Defendants, Stacy M. Butterfield, as the Clerk of the Circuit Court & Controller, shall sell the property at public sale online at www.polkrealforeclose.com on January 13, 2026, at 10:00 am, to the highest bidder for cash in accordance with section 45.031, Florida statues, to wit:

Lot 307, 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

a/k/a 6276 Red Herring Dr., Winter Haven, FL 33881

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

NOTICE TO PERSONS WITH DISABILITIES

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 18th day of December 2025.

QUIÑONES LAW, P.A.
8461 Lake Worth Rd., Suite 129
Lake Worth, Florida 33467
Telephone: (561) 340-1429
Tq@TimQuinonesLaw.com
/s/ TIMOTHY QUIÑONES
TIMOTHY QUIÑONES
Florida Bar No. 44803
Dec. 26, 2025; Jan. 2, 2026
25-01950K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK, CIVIL DIVISION
CASE NO.: 2025-CA-000152
FREEDOM MORTGAGE CORPORATION,
Plaintiff, vs.
MARIA JUNE ANGULO,
Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Summary Final Judgment of Foreclosure entered on December 16, 2025 in Case No. 2025-CA-000152 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff, and MARIA JUNE ANGULO, JESUS ANGULO SEDANO, SUNNOVA SLA MANAGEMENT LLC, and FOREST LAKE PHASE I HOMEONERS' 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 29th 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 142, FOREST LAKE PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 183, PAGE(S) 17 THROUGH 21, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Also known as 1608 ASPEN AVENUE, DAVENPORT, FL 33837 (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 23rd 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
Boca Raton, FL 33431
Greenacres, FL 33467
Telephone: 561-507-5252 /
Facsimile: 561-342-4842
E-mail: pleadings@sokrem.com
Counsel for Plaintiff
Dec. 26, 2025; Jan. 2, 2026
25-01993K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO: 53-2022-CA-001633-0000-00
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, CREDITORS, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF JOSE LUIS VEGA, DECEASED, et. al.,
Defendant(s).

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure entered on November 19, 2025 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on January 20, 2026 at 10:00 A.M., at www.polk.realforeclose.com, the following described property:

LOT(S) 465, LAKESIDE LANDING PHASE ONE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 147, PAGES 45 THROUGH 55, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address:
5755 Marsh Landing Drive, Winter Haven, FL 33881.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED

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: December 18, 2025
/s/ Kelley L. Church
Kelley L. Church, Esquire
Florida Bar No.: 100194
Quintairos, Prieto, Wood & Boyer, P.A.
255 S. Orange Ave., Ste. 900
Orlando, FL 32801-3454
(855) 287-0240
(407) 872-6012 Facsimile
E-mail: servicecopies@qpwblaw.com
E-mail: kchurch@qpwblaw.com
Attorney for Plaintiff
Matter # FL-000415-22
Dec. 26, 2025; Jan. 2, 2026
25-01955K

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. 2024CA004837000000
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST,
Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RICHARD SMITH, DECEASED, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 22, 2025, and entered in 2024CA004837000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RICHARD SMITH, DECEASED; KELLY SMITH A/K/A KELLY A. SMITH A/K/A KELLEY SMITH A/K/A KELLEY A. SMITH; CITY OF WINTER HAVEN, FLORIDA; JOHN SCOTT TAPLEY; HARLAN D. TAPLEY JR; KRISTIE E. TAPLEY; COLLEEN M. BENNETT A/K/A COLLEEN M. BENNETTE are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 16, 2026, the following described property as set forth in said Final Judgment, to wit:

THE NORTH 15 FEET OF LOT 2, ALL OF LOT 3, AND THE SOUTH 15 FEET OF LOT 4, BLOCK 3 OF MARTHA HEIGHTS SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 9, PAGE 39, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address:
818 LAKE MARTHA DR NE, WINTER HAVEN, FL 33881

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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 19 day of December, 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
24-205191 - EuE
Dec. 26, 2025; Jan. 2, 2026
25-01957K

THIRD INSERTION

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 WILMA PHENESTOR
1639 NORMAN DR.
LAKELAND, FLORIDA 33805
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, TO WIT:
308 W. 10th Street, Lakeland, Florida, more particularly described as Lot 3. Block 2, WASHINGTON PARK SUBDIVISION, 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

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO. 2024CA003323000000
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
KEVIN ERNESTO GONZALEZ CANDELARIO A/K/A KEVIN E. GONZALEZ CANDELARIO; BERINETTE REYES RODRIGUEZ; LUCERNE PARK RESERVE HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; GOODLEAP, LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated December 8, 2025, and entered in Case No. 2024CA003323000000 of the Circuit Court in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and KEVIN ERNESTO GONZALEZ CANDELARIO A/K/A KEVIN E. GONZALEZ CANDELARIO; BERINETTE REYES RODRIGUEZ; LUCERNE PARK RESERVE HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; GOODLEAP, LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, at 10:00 a.m., on January 22, 2026, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 177, OF LUCERNE PARK RESERVE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 176, PAGE(S) 43-49, 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. THE COURT, IN ITS DESCRETION, 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.

DATED December 12, 2025.

By: /s/ Lisa A. Woodburn
Lisa A Woodburn
Florida Bar No.: 11003
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1475-206355 / TM1
Dec. 26, 2025; Jan. 2, 2026
25-01953K

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
2025-CP-004146A000BA
In Re: Estate of Vincent Patrick Schwarze, Jr., Deceased.

The administration of the Estate of Vincent Patrick Schwarze, Jr., deceased, whose date of death was September 29, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Circuit Court for Polk County, Probate Division, PO BOX 9000, Bartow, Drawer CC-4, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is 12/26/2025

Robert D. King
Personal Representative
760 37th Street N.
St. Petersburg, FL 33713
Robert D. King, Esq.
Email: bobby@kingfirm.com
Florida Bar No. 89104
The King Firm, PA
4430 Park Blvd.
Pinellas Park, Florida 33781
Telephone: (727) 800-3040
Attorney for Personal Representative
Dec. 26, 2025; Jan. 2, 2026
25-01988K

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
CIRCUIT CIVIL DIVISION
CASE NO.: 2023-CA-006882
MCLP ASSET COMPANY, INC., Plaintiff, v.
CYNTHIA LORRAINE LOTT A/K/A CYNTHIA MCLEGGAN A/K/A CYNTHIA L. DIXON A/K/A CYNTHIA LOTT DIXON, et al., Defendants.

NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure dated August 28, 2025, and an Order Granting Plaintiff's Emergency Motion to Cancel and Reset Foreclosure Sale dated December 09, 2025, issued in and for Polk County, Florida, in Case No. 2023-CA-006882, wherein MCLP ASSET COMPANY, INC. is the Plaintiff, and CYNTHIA LORRAINE LOTT A/K/A CYNTHIA MCLEGGAN A/K/A CYNTHIA L. DIXON A/K/A CYNTHIA LOTT DIXON, LLOYD A. MCLEGGAN, REGINALD RASHAD BUSH A/K/A REGINALD R. BUSH, SR., KATORYA LATIA BUSH A/K/A KATORYA L. BUSH and HAMPTON HILLS SOUTH HOMEOWNERS ASSOCIATION, INC. are the Defendants.

The Clerk of the Court, STACY BUTTERFIELD, will sell to the highest and best bidder for cash, in accordance with Section 45.031, Florida Statutes, on February 10, 2026, electronic sale beginning at 10:00 AM, at www.polk.realforeclose.com the following-described real property as set forth in said Final Judgment of Mortgage Foreclosure, to wit:

LOT 1 IN BLOCK 16 OF HAMPTON HILLS SOUTH PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 140 AT PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 3605 Covington Ln, Lakeland, FL 33810

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

IMPORTANT

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

Dated: This 23rd day of December, 2025.
Respectfully submitted,
HOWARD LAW
902 Clint Moore Road, Suite 220
Boca Raton, FL 33487
Telephone: (954) 893-7874
Facsimile: (888) 235-0017
Designated Service E-Mail:
Pleadings@HowardLaw.com
By: /s/ Matthew B. Klein
Matthew B. Klein, Esq.
Florida Bar No.: 73529
E-Mail: Matthew@HowardLaw.com
Dec. 26, 2025; Jan. 2, 2026
25-01991K

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
CIRCUIT CIVIL DIVISION
CASE NO.: 53-2024-CA-004527
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF FF INVESTORCO GRANTOR TRUST, Plaintiff, v.
ANDREWS1228, LLC, A FLORIDA LIMITED LIABILITY COMPANY, et al., Defendants.

NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Consent Final Judgment of Mortgage Foreclosure and for Enforcement of Assignment of Rents and Leases dated December 15, 2025, issued in and for Polk County, Florida, in Case No. 53-2024-CA-004527, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF FF INVESTORCO GRANTOR TRUST is the Plaintiff, and ANDREWS1228, LLC, A FLORIDA LIMITED LIABILITY COMPANY, TOWNS OF LEGACY PARK HOMEOWNERS ASSOCIATION, INC., A FLORIDA NOT FOR PROFIT CORPORATION, LEGACY PARK MASTER HOMEOWNERS` ASSOCIATION, INC., A FLORIDA NOT FOR PROFIT CORPORATION and UNKNOWN PARTY IN POSSESSION #1 N/K/A KIMBERLY SEYMOUR are the Defendants.

The Clerk of the Court, STACY BUTTERFIELD, will sell to the highest and best bidder for cash, in accordance with Section 45.031, Florida Statutes, on January 20, 2026, at electronic sale beginning at 10:00 AM, at www.polk.realforeclose.com the following-described real property as set forth in said Consent Final Judgment of Mortgage Foreclosure and for Enforcement of Assignment of Rents and Leases, to wit:

LOT 20, TOWNS OF LEGACY PARK, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 129, PAGE 36, 37, AND 38, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 538 Bexley Dr., Davenport, FL 33897

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

IMPORTANT

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

Dated: This 23rd day of December, 2025.
Respectfully submitted,
HOWARD LAW
902 Clint Moore Road, Suite 220
Boca Raton, FL 33487
Telephone: (954) 893-7874
Facsimile: (888) 235-0017
Designated Service E-Mail:
Pleadings@HowardLaw.com
By: /s/ Matthew B. Klein
Matthew B. Klein, Esq.
Florida Bar No.: 73529
E-Mail: Matthew@HowardLaw.com
Dec. 26, 2025; Jan. 2, 2026
25-01987K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 53-2025CP-003832-A000-BA
Division 14
IN RE: ESTATE OF FREDDIE LEE PELHAM a/k/a FRED LEE PELHAM Deceased.

The administration of the estate of Freddie Lee Pelham a/k/a Fred Lee Pelham, deceased, whose date of death was September 24, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 26, 2025.

Personal Representative:
Terry L. Pelham
2156 Trail Cut Road
Polk City, Florida 33868
Attorney for Personal Representative:
L. Caleb Wilson, Attorney
Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
Dec. 26, 2025; Jan. 2, 2026
25-01989K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025CP003633A000BA
Division Probate
IN RE: ESTATE OF DAYNETTE AROCHO Deceased.

The administration of the estate of Daynette Arocho, deceased, whose date of death was March 30, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 430 S. Commerce Ave. Sebring, FL 33870. 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.

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

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

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

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

The date of first publication of this notice is December 26, 2025.

Personal Representative:
Nestor Arocho
4171 Wesley Creekside Drive, 2-307
Kissimmee, FL 34741
Attorney for Personal Representative:
/s/ Michelle A. Berglund-Harper, Esq.
Michelle A. Berglund-Harper, Esq., Attorney
Florida Bar Number: 0084028
Murphy & Berglund, PLLC
1101 Douglas Avenue, Suite 1006
Altamonte Springs, Florida 32714
Telephone: (407) 865-9553
Fax: (407) 865-5742
E-Mail:
michelle@murphyberglund.com
Secondary E-Mail:
debra@murphyberglund.com
Tel:609-992-1716
Dec. 26, 2025; Jan. 2, 2026
25-01983K

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK, CIVIL DIVISION
CASE NO.: 53-2024-CA-000544
FREEDOM MORTGAGE CORPORATION, Plaintiff, vs.
JANICE OCENOSAK, Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Order On Plaintiff's Motion To Reset Foreclosure Sale entered on December 17, 2025, and the Summary Final Judgment of Foreclosure entered on August 30, 2024 in Case No. 53-2024-CA-000544 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff, and JANICE OCENOSAK, SECRETARY OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, GOODLEAP, LLC, RENOVATEOPCO TRUST, HOMEOPCO SUB A TRUST, and AQUA FINANCE, 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 30th 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:

THE S 1/2 OF THE W 1/2 OF THE W 1/4 OF THE SE 1/4 OF THE NE 1/4 OF SECTION 26, TOWNSHIP 27 SOUTH, RANGE 27 EAST, LESS AND EXCEPT THE SOUTH 50.00 FEET THEREOF FOR ROAD PURPOSES, ALL LYING AND BEING IN POLK COUNTY, FLORIDA.

Also known as 4740 E HINSON AVE, HAINES CITY, FL 33844 (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 23rd day of December 2025.
Sokolof Remtulla, LLP
By: /s/ Benjamin D. Ladouceur
Benjamin D. Ladouceur, Esq.
Florida Bar No.: 73863
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1800 NW Corporate Blvd., Ste. 302
Boca Raton, FL 33431
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Telephone: 561-507-5252 /
Facsimile: 561-342-4842
E-mail: pleadings@sokrem.com
Counsel for Plaintiff
Dec. 26, 2025; Jan. 2, 2026
25-01992K

FOURTH 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 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

SECOND INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 24-CC-010077
SOLANA HOMEOWNERS ASSOCIATION, INC., Plaintiff, v.
IMAN JUMMA UGLA, UNKNOWN TENANT #1, AND UNKNOWN TENANT #2 AND ALL OTHER PERSONS IN POSSESSION OF THE SUBJECT REAL PROPERTY WHOSE NAMES ARE UNCERTAIN, Defendants.

Notice is hereby given that pursuant to the Final Judgment of Foreclosure in the above- captioned action, Polk County Clerk of Court, Stacy M. Butterfield, will sell the property situated in Polk County, Florida, described as:

Lot 103, Solana, according to map or plat thereof as recorded in Plat Book 129, Pages 13 through 18, inclusive, of the Public Records of Polk County, Florida.

at public sale, to the highest and best bidder for cash, at www.polk.realforeclose.com at 10:00 a.m., on the 30th day of December, 2025.

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 19 day of December, 2025.
FRISCIA & ROSS, P.A.
Brenton J. Ross, Esquire
Florida Bar #12798
Primary: bross@frpalegal.com
Secondary: jclaudio@frpalegal.com
5550 W. Executive Drive, Ste 250
Tampa, Florida 33609
(813) 286-0888 \ (813) 286-0111 (FAX)
Attorneys for Plaintiff
Dec. 26, 2025; Jan. 2, 2026
25-01978K

SECOND INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case No. 532025CC006752
APEX LAND HOLDINGS, LLC, a Utah limited liability company, as Trustee of the FL-2304 Land Trust Plaintiff v.
LEIF ERIC CREAR, Defendant.

NOTICE IS HEREBY GIVEN pursuant to the Agreed Final Judgment of Foreclosure entered on October 30, 2025 in Case No. 532025CC006752 in which APEX LAND HOLDINGS, LLC, a Utah limited liability company, as Trustee of the FL-2304 Land Trust is the Plaintiff and LEIF ERIC CREAR is the Defendant, the Clerk of the Court, Stacey M. Butterfield, will sell to the highest bidder for cash online at www.polk.realforeclose.com on February 26, 2026 at 10:00 a.m. the following property:

Begin at the Northwest corner of the SE ¼ of the SE ¼ of Section 4, Township 28 South, Range 23 East, Polk County, Florida, thence run East 730.5 feet for the point of beginning, run thence South 139 feet, thence East 108 feet, thence North 139 feet, thence West 108 feet to the Point of Beginning.

More commonly known as:
3029 Linda Drive,
Lakeland, FL 33810

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/ Vestalia Aylsworth
Vestalia Aylsworth, Esq.
Law Office of Vestalia Aylsworth
21101 SW 198 Ave
Miami, FL 33187
Telephonc: (305) 282-6020
vestalia@live.com
Fla. Bar No. 111007
Counsel for Plaintiff
Dec. 26, 2025; Jan. 2, 2026
25-01959K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CA002851
MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY, Plaintiff, VS.
WILLIAM PARKER SMITH; et al., Defendant(s).

TO: William Parker Smith
Last Known Residence:
4935 Sand Mountain Loop Rd
Auburndale, FL 33823

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

THE WEST 148 FEET OF THE FOLLOWING DESCRIBED PROPERTY:
BEGINNING AT A POINT 745.76 FEET SOUTH OF THE NORTHEAST CORNER OF SECTION 13, TOWNSHIP 28 SOUTH, RANGE 24 EAST, RUN THENCE NORTH 89 DEGREES 40 MINUTES WEST A DISTANCE OF 355.0 FEET, THENCE RUN SOUTH 283.11 FEET; THENCE IN A NORTHEASTERLY DIRECTION TO A POINT ON THE SECTION LINE, SAID POINT BEING 207.51 FEET SOUTH OF THE POINT OF BEGINNING, THENCE RUN NORTH 207.51 FEET TO THE POINT OF BEGINNING, ACCORDING TO THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. LESS PUBLIC RIGHT OF WAY ON THE NORTH AND EAST SIDES THEREOF AND LESS THE WEST 75 FEET THEREOF.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444, on or before January 21, 2026, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

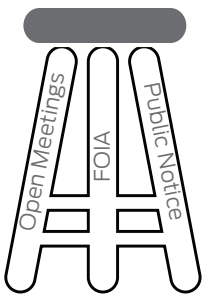
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686,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

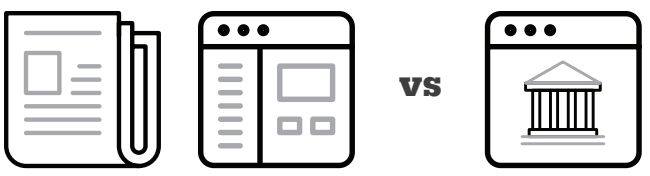
Dated on Dec. 15, 2025.
Stacy M. Butterfield
As Clerk of the Court
(SEAL) By: A. Nieves
As Deputy Clerk
ALDRIDGE PITE, LLP,
Plaintiff's attorney,
401 W. Linton Blvd. Suite 202-B
Delray Beach, FL 33444
1190-1690B
Ref# 13917
Dec. 26, 2025; Jan. 2, 2026
25-01960K

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
- Meeting Minutes or Summaries
- Agency Proposals
- Proposed Budgets and Tax Rates
- Land and Water Use
- Creation of Special Tax Districts
- School District Reports
- 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**

XNLV18187