Public Notices

Business Observer

PAGES 17-24

PAGE 17 **Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com** JANUARY 23 - JANUARY 29, 2026

POLK COUNTY LEGAL NOTICES

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

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 Luxury Ladies By Madame Styles & Color. located at 1909 Sylvester rd in the City of Lakeland, Polk, FL 33803 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 14th day of January, 2026
Iris Ivon Perez Valladares
January 23, 2026 26-00114K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Celebrate Yourself Shop, located at 2016 Rosewood Circle, in the City of Lakeland, County of Polk, State of FL, 33810, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 15 of January, 2026.
GLAMAZON ENTERPRISES LLC
2016 Rosewood Circle
Lakeland, FL 33810
January 23, 2026 26-00112K

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 Luxury Ladies By Madame Styles & Color. located at 1909 Sylvester rd in the City of Lakeland, Polk, FL 33803 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 14th day of January, 2026
Iris Ivon Perez Valladares
January 23, 2026 26-00113K

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 Adena Construction located at 2725 S. Combee Road in the City of Lakeland, Polk, FL 33801 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 15th day of January, 2026
Adena Corporation
Randy Payne
January 23, 2026 26-00115K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of White Sands Capital located at 375 N Stephanie St, Henderson, NV 89014 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk County Florida, this 15th day of January 2026
KINGS MORTGAGE SERVICES, INC.
January 23, 2026 26-00116K

FIRST INSERTION

NOTICE OF SALE OF ABANDONED PROPERTY PURSUANT TO SECTION 715.109, FLORIDA STATUTES

Notice is hereby given that, on February 10, 2026, at 11:00 AM, at 1425 Ritter Rd., Lot 13, Southwinds Mobile Home Park, Inc., pursuant to Section 715.109, Florida Statutes, shall sell at public sale by competitive bidding the following property abandoned by Eric Stephen Jarvis and Cathi A. Jarvis, to wit: A certain 1986 BAYS singlewide mobile home, bearing VIN # 33610313V. The name of the former tenant is Arlene Tynan. All sales are as-is, where-is, with all faults, for cash, and subject to any and all ownership rights, liens, and security interests which have priority under law. The landlord, pursuant to statute, reserves the right to bid on the subject property in an attempt to recover unpaid storage costs and costs of advertising and sale. Other sales terms and conditions may apply and will be announced at the sale.

January 23, 30, 2026 26-00121K

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 Floodlight HOA Analytics located at 5337 N SOCRUM LOOP RD STE 446 in the City of LAKELAND, Polk, FL 33809 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 16th day of January, 2026
HOA Data Services LLC
January 23, 2026 26-00118K

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 Mark Lawrence located at 1010, Hemingway Cir in the City of Haines City, Polk, FL 33844 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 16th day of January, 2026
Mark Lester
January 23, 2026 26-00119K

FIRST INSERTION

Notice Of Public Sale

The following personal property of: Ernest O'Nell Lopez Perez and Rose Mary Santiago Rosado will on February 17th, 2026 at 8:00 a.m. at 4111 W Cypress St, Hillsborough County, Tampa, FL 33607, will be sold for cash to satisfy storage fees in accordance with Florida Statutes Section 715.109: 1984 SUNV Mobile Home, VIN GD0CFL398310129 , TITLE 20708011 And all other personal property located therein Prepared by Tracy McDuffie, 4111 W Cypress St, Tampa, FL 33607,
January 23, 30, 2026 26-00126K

FIRST INSERTION

PEACE CROSSING COMMUNITY DEVELOPMENT DISTRICT NOTICE OF MEETING

The Board of Supervisors ("Board") of the Peace Crossing Community Development District ("District") will hold a regular meeting on February 5, 2026 at 11:30 a.m., at the City of Davenport, Tom Fellows Community Center, 207 North Blvd West, Davenport, Florida 33837 for the purpose of considering any business which may properly come before it.

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

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

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

District Manager
January 23, 2026 26-00125K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No.2025CP002685A000BA
Division Probate
IN RE: ESTATE OF JANET LOUISE STEWART Deceased.

The administration of the estate of Janet Louise Stewart, deceased, whose date of death was September 21, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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.

Personal Representative:
Gregory Weigle
3901 Holy View Street
Olney, Maryland 20832
Attorney for Personal Representative:
Eric S. Dolhon, Attorney
Florida Bar Number: 1035747
Overstreet Law, P.A.
100 Church Street
Kissimmee, Florida 34741
Telephone: (407) 847-5151
E-Mail: edolhon@kisslawyer.com
Secondary E-Mail:
grodriguez@kisslawyer.com
January 23, 30, 2026 26-00104K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
FILE NO. 2025-CP-3317
IN RE: ESTATE OF ORUS ASHBY BERKLEY Deceased.

The administration of the estate of Orus Ashby Berkley, deceased, whose date of death was October 12, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 Broadway Avenue North, 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 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 23, 2026

Personal Representative:
Cynthia Tilley
439 Lakeland Dr
Bluefield, WV 24701
Attorney for Personal Representative:
Andrew J. Oram, Esq.
E-mail Addresses: andrew@oram.law, office@oram.law
Florida Bar No. 1015374
Oram Law, PLLC
308 Ave G SW Suite 209
Winter Haven, Florida 33880
Telephone: (863) 259-4743
January 23, 30, 2026 26-00106K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
FILE NO. 2025-CP-2542
DIVISION: PROBATE
IN RE: ESTATE OF GARRY HERBERT NELSON Deceased.

The administration of the estate of Garry Herbert Nelson, deceased, whose date of death was October 24, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 Broadway Avenue North, 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 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 23, 2026

Personal Representative:
Debra Lynn Nelson
66 Lakeshore Dr
Presque Isle, Maine, 04769
Attorney for Personal Representative:
Andrew J. Oram, Esq.
E-mail Addresses: andrew@oram.law, office@oram.law
Florida Bar No. 1015374
Oram Law, PLLC
308 Ave G SW Suite 209
Winter Haven, Florida 33880
Telephone: (863) 259-4743
January 23, 30, 2026 26-00108K

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. 2020CA000390000000
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
EDMARIE RODRIGUEZ MEDINA, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 06, 2025 in Civil Case No. 2020CA000390000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and Edmarie Rodriguez Medina, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 12th day of February, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 1, BLOCK 836, POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGES 29 THROUGH 43, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street,
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
23-07445FL
January 23, 30, 2026 26-00099K

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. 532025CA001128A000BA
Freedom Mortgage Corporation,
Plaintiff, vs.
Joseph Donald Bertrand a/k/a Joseph Bertrand, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 532025CA001128A000BA of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Joseph Donald Bertrand a/k/a Joseph Bertrand; Roseanna Maude Robbins a/k/a Roseanna M. Robbins; Rebecka Lesley Allasia Rawson a/k/a Rebecka Rawson; Dividend Solar Finance LLC; GoodLeap, LLC 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 16th day of February, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT(S) 10, 11 AND 12, TOGETHER WITH THE EAST 1/2 OF VACATED ALLEY ADJOINING THE WEST LINE OF SAID LOTS, BLOCK B, W. S. PRESTON'S ADDITION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 83, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TAX ID:
25-30-07-4030000-002100

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 15th day of January, 2026.
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-F00569
January 23, 30, 2026 26-00098K

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 Sunset Property Support located at 8297 Champions Gate Blvd - 375 Champions Gate, FL, 33896 in the City of Davenport, Polk, FL 33896 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 21st day of January, 2026
Lynsey waller
January 23, 2026 26-00128K

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

Call 941-906-9386 and select the appropriate County name from the menu option

or email legal@businessobserverfl.com

LV20087B_V2

FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer

--- ESTATE / SALES / ACTIONS ---

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CA004104A000BA
PHH MORTGAGE CORPORATION, Plaintiff, vs.
LIBERATO J. VILLAVICENCIO; LACRESHIA VILLAVICENCIO; DAMION MURRAY; UNKNOWN SPOUSE OF DAMION MURRAY; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE SEVEN ASSOCIATION, INC., Defendant(s).

TO: Liberato J. Villavicencio
Residence Unknown
Lacreshia Villavicencio
Residence Unknown

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

LOT 7, BLOCK 1025, POINCIANA NEIGHBORHOOD 4, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGE(S) 4 THROUGH 18, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Street Address: 13 Inconnu Drive, Poinciana, Florida 34759

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on McCabe, Weisberg & Conway, LLC, Plaintiff's attorney, whose address is 3222 Commerce Place, Suite A, West Palm Beach, FL 33407, within 30 days after the date of the first publication of this notice and file the original with the Clerk of this Court, 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: 2/6/26
Dated on 12/30, 2025.

Stacy M. Butterfield, CPA
Clerk of said Court
(SEAL) By: Sebastian Irlanda
As Deputy Clerk

McCabe, Weisberg & Conway, LLC
3222 Commerce Place, Suite A
West Palm Beach, FL 33407
Telephone: (561) 713-1400
FLpleadings@MWC-law.com
File#:25-400382
January 23, 30, 2026 26-00117K

FIRST INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45
IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2024CC005821
LAKE BLUFF AT TOWN CENTER EAST HOMEOWNERS ASSOCIATION, INC., a Florida Not-For-Profit Corporation, Plaintiff, v.
LAUREN RENEE BAPTISTE; UNKNOWN SPOUSE OF LAUREN RENEE BAPTISTE & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.

Notice is given that under a Final Summary Judgment dated January 8, 2026, and in Case No. 2024CC005821 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which LAKE BLUFF AT TOWN CENTER EAST HOMEOWNERS ASSOCIATION, INC., the Plaintiff and LAUREN RENEE BAPTISTE; UNKNOWN SPOUSE OF LAUREN RENEE BAPTISTE & ANY UNKNOWN PERSONS IN POSSESSION the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at polk.realforeclose.com, at 10:00am on May 8, 2026, the following described property set forth in the Final Summary Judgment:

Lot 15, Lake Bluff at Town Center East - Phase 1, according to the plat as recorded in Plat Book 161, Pages 1 through 4 of the Public Records of Polk County, Florida.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon 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 this 19th day of January 2026.
By: /s/ Karen J. Wonsetler
Karen J. Wonsetler, Esq.
Florida Bar No. 140929
WONSETLER & WEBNER, P.A.
717 North Magnolia Avenue
Orlando, FL 32803
Primary E-Mail for service:
Pleadings@kwpalaw.com
Secondary E-Mail:
office@kwpalaw.com
(P) 407-770-0846 (F) 407-770-0843
Attorney for Plaintiff
January 23, 30, 2026 26-00120K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2026-CP-000058-A000-BA
PROBATE DIVISION
IN RE: THE ESTATE OF STEVEN WAYNE MERCER Deceased.

The administration of the Estate of STEVEN WAYNE MERCER, whose date of death was December 3, 2025, and whose social security number is XXX-XX-5380; is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: 255 N. Broadway Avenue, Bartow, FL 33830-3912. 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 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 AFTER TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is January 23, 2026.

Kathy D. Mercer Gray
Personal Representative
Glenn W. Tomasone, Esquire
Attorney for the Estate
1679 Garden Avenue
Melbourne, FL 32934
(321) 259-4445
gwtomasone@aol.com
Florida Bar No. 0096652
January 23, 30, 2026 26-00127K

PUBLISH YOUR LEGAL NOTICE
Call 941-906-9386
and select the appropriate County name from the menu.
or email
legal@businessobserverfl.com
FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer
LV20878_V8

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024CA003638000000
MIDFIRST BANK, Plaintiff, VS.
FRANK T. DUNN JR A/K/A FRANK THOMAS DUNN, JR A/K/A FRANK DUNN T. JR; AUTUMNWOOD GROVE COMMUNITY ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS Defendant(s).

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

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on March 13, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 269, IN AUTUMNWOOD GROVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 141, PAGE 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

IMPORTANT

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 19th day of January, 2026.
ALDRIDGE PITE, LLP
Attorney for Plaintiff
401 W. Linton Blvd., Suite 202-B
Delray Beach, FL 33444
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: /s/ John J. Cullaro
FBN: 66699
Primary E-Mail:
ServiceMail@aldridgepite.com
1485-471B
January 23, 30, 2026 26-00124K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024-CA-002180
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, v.
EMANUEL GARCIA RODRIGUEZ, et al., Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on February 27, 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 134, 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: 159 Eagleview Loop, 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 16th day of January, 2026.
TIFFANY & BOSCO, P.A.
/s/ Kathryn I. Kasper, Esq.
Anthony R. Smith, Esq.
FL Bar #157147
Kathryn I. Kasper, Esq.
FL Bar #621188
Attorneys for Plaintiff
OF COUNSEL:
Tiffany & Bosco, P.A.
1201 S. Orlando Ave,
Suite 430
Winter Park, FL 32789
Telephone: (205) 930-5200
Facsimile: (407) 712-9201
January 23, 30, 2026 26-00100K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-002118
IN RE: ESTATE OF CARLOS JAIME COLON, Deceased.

The administration of the estate of CARLOS JAIME COLON, deceased, whose date of death was November 30, 2023, 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.

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.

The date of first publication of this notice is January 23, 2026.

Personal Representative:
RUTH ESTHER CASTILLO
331 Delancey Drive
Davenport, Florida 33837
Attorney for Personal Representative:
DAVID W. VELIZ, ESQUIRE
Florida Bar No. 846368
DANIELLE WHITE, ESQUIRE
Florida Bar No. 1035906
VELIZ KATZ LAW
630 North Wymore Road, Suite 330
Maitland, Florida 32751
Telephone: (407) 849-7072
Facsimile: (407) 849-7075
E-Mail: VelizKatz@VelizKatzLaw.com
Secondary:
Isantos@VelizKatzLaw.com
Attorney for Petitioner
January 23, 30, 2026 26-00105K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-3738
IN RE: ESTATE OF VICTOR DUCKSTEIN Deceased.

The administration of the estate of Victor Duckstein, deceased, whose date of death was September 12, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 Broadway Avenue North, 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 23, 2026.

Personal Representative:
Debra Ann O'Brien
704 Nancy Jean Dr
McKees Rocks, Pennsylvania 15136
Attorney for Personal Representative:
Andrew J. Oram
Florida Bar Number: 1015374
Oram Law, PLLC
308 Avenue G SW STE 209
Winter Haven, FL 33880
Telephone: (863) 259-4743
E-Mail: office@oram.law
Secondary E-Mail: andrew@oram.law
January 23, 30, 2026 26-00107K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case No.: 2025CA001361A000BA
DKC LENDING, LLC, a Florida limited liability company, Plaintiff, v.
ADAMS AND ASSOCIATES REAL ESTATE INVESTMENT LLC, a Florida Limited Liability Company; DAVID WAYNE ADAMS; ORIANA LISSET SQUEO; CITY OF EAGLE LAKE; and UNKNOWN TENANT IN POSSESSION, Defendants.

NOTICE IS HEREBY GIVEN, that pursuant to the Final Judgment of Foreclosure (Count I) dated January 6, 2026, entered in Case No.: 2025CA001361A000BA, of the Circuit Court in and for Polk County, Florida, Clerk of the Circuit Court, will sell to the highest bidder for cash, on February 20, 2026 at 10:00 a.m., at the Clerk of the Circuit Court, online at www.polk.realforeclose.com the following described real property as set forth in the Final Judgment of Foreclosure:

Beginning at the Northeast corner of Lot 12, Block "B", M.L. Varn's Addition, Eagle Lake, according to the plat thereof, as recorded in Plat Book 4, Page 83, Public Records of Polk County, Florida, run parallel to the Old Winter Haven or County Road and along said road, 600 feet to the Point of Beginning; run thence in a Northwesterly direction 105.5 feet, thence Northeasterly 50 feet, thence Southeasterly 105.5 feet, thence Southwesterly 50 feet to the Point of Beginning, being a rectangular lot and part of the Southeast 1/4 of the Southwest 1/4 of Section 6, Township 29 South, Range 26 East, Public Records of Polk County, Florida.

a/k/a 745 3rd St. No.,
Eagle Lake, FL 33839.

NOTICE 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 14th day of January 2026.
/s/ Torrey C. Taylor
Torrey C. Taylor
Florida Bar No.: 100053
January 23, 30, 2026 26-00097K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 532024CA002146000000
LLACG COMMUNITY INVESTMENT FUND, Plaintiff, v.
ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST DOROTHY RICHARDSON, DECEASED, et al, Defendant(s).

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on December 31, 2025 and entered in Case No. 532024CA002146000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein DOROTHY RICHARDSON (DECEASED), are the Defendants. The Clerk of the Court, STACY M. BUTTERFIELD, CPA, will sell to the highest bidder for cash at www.polk.realforeclose.com on February 16, 2026 at 10:00am, the following described real property as set forth in said Final Judgment, to wit:

LOT 197, OF LAKESIDE HILLS ESTATES, PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 55, PAGE 35, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 1007 CASSANDRA LN, LAKELAND, FL 33809 (the "Property").

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

IMPORTANT

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

GHIDOTTI | BERGER LLP
Attorneys for Plaintiff
10800 Biscayne Blvd., Suite 201
Miami, FL 33161
Telephone: (305) 501-2808
Facsimile: (954) 780-5578
By: /s/ Rebecca E. Smith
Jason Duggar, Esq.
FL Bar No.: 83813
Christophal Hellewell, Esq.
FL Bar No.: 114230
Anya E. Macias, Esq.
FL Bar No.: 0458600
Tara Rosenfeld, Esq.
FL Bar No.: 59454
Johanni Fernandez-Marmol, Esq.
FL Bar No.: 1055042
Jimmy Edwards, Esq.
FL Bar No.: 81855
Rebecca E. Smith, Esq.
FL Bar No.: 1069865
Spencer Gollahon, Esq.
FL Bar No.: 647799
fcpleadings@ghidottiberger.com
January 23, 30, 2026 26-00122K

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

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024-CA-004552
WHISPERING TRAILS HOMEOWNERS' ASSOCIATION OF WINTER HAVEN, INC., A Florida Not for Profit Corporation,
Plaintiff, vs.
LEONARI JANETTE JONES, individually.
Defendant

TO:
Leonari Janette Jones
22 N 6th St, Apt 4M
Brooklyn, New York 11249
Leonari Janette Jones
200 East 131st St, Apt 2I
New York, New York 10037
Leonari Janette Jones
3157 Whispering Trails Ave
Winter Haven, Florida 33884

YOU ARE NOTIFIED that an action for declaratory judgment that Defendant, Owner, is in violation of the provisions of the Declaration against the real property in Polk County Florida, commonly known as 3157 Whispering Trails Avenue, Winter Haven, Florida 33884, and more particularly described as:

LOT 229, WHISPERING TRAILS PHASE 2, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 143, PAGE 49, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Which has been filed against you and you are required to serve a copy of your written defenses, if any, to it on DI MASI | BURTON, P.A., the Plaintiff's attorney, whose address is 801 N. Orange Avenue, Suite 500, Orlando, Florida 32801 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 the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

This notice shall be published once a week for four consecutive weeks in Business Observer.

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: January 16, 2026
DATED: Dec. 10, 2025

Stacy M. Butterfield
Clerk of the Court for
Polk County, Florida
(SEAL) By: A. Nieves
Deputy Clerk

DI MASI | BURTON, P.A.,
the Plaintiff's attorney,
801 N. Orange Avenue, Suite 500,
Orlando, Florida 32801
Jan. 23, 30; Feb. 6, 13, 2026
26-00101K

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. 532025CA004038A000BA
Freedom Mortgage Corporation
Plaintiff, vs.
BG Ventures Investment Real Estate III, LLC; Angel Luis Montalvo; Jayne-Lisa Manera; United States of America on behalf of the Secretary of Housing and Urban Development; Traction Real Estate Capital LLC; Sanctuary by the Lake Homeowners Association, Inc.
Defendants.

TO: Traction Real Estate Capital LLC
Last Known Address: c/o Jordan Ohman, Registered Agent, 843 Miami Ridge Dr, Loveland, OH 45140

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

LOT 83, SANCTUARY BY THE LAKE PHASE TWO, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 183, PAGE 42 AND 43, 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 Amanda Driscole, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, within thirty (30) days of the first date of publication on or before January 27, 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 19, 2025.

Stacy M. Butterfield
As Clerk of the Court
(SEAL) By A. Nieves
As Deputy Clerk

Amanda Driscole, Esquire,
Brock & Scott, PLLC.,
the Plaintiff's attorney,
4919 Memorial Hwy,
Suite 135,
Tampa, FL 33634
File # 25-F02791
January 23, 30, 2026 26-00102K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-004145
IN RE: ESTATE OF CLIFTON RAY HOWARD, SR., Deceased.

The administration of the estate of CLIFTON RAY HOWARD, SR., deceased, whose date of death was November 15, 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.

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 23, 2026.

LINDA HOWARD
Personal Representative
1038 Plateau Avenue
Lakeland, FL 33815

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 23, 30, 2026 26-00110K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Full Swing Construction located at: 11 Carson Ave in the city of Babson Park FL, 33827 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 19th day of January 2026.
OWNER:
Houses By Vicki, LLC
11 Carson Ave
Babson Park FL, 33827
January 23, 2026 26-00123K

FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO: 2025CA004728A000BA
BANK OF AMERICA, N.A.,
Plaintiff, vs.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF KIYOSHI F. LONG A/K/A KIYOSHI LONG (DECEASED);
UNKNOWN TENANT #1;
UNKNOWN TENANT #2,
Defendant(s).

TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF KIYOSHI F. LONG A/K/A KIYOSHI LONG
LAST KNOWN ADDRESS: UNKNOWN

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

LOTS 23 AND 24 OF LINGER AND NICHOLS SUBDIVISION OF WINTER HAVEN ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 8 PAGE 47 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
758 Ave B Sw,
Winter Haven, FL 33880

has been filed against you and you are required to serve a copy of your written defenses, if any, on FRENKEL LAMBERT WEISMAN & GORDON, LLP, Plaintiff's attorney, whose address is One East Broward Blvd., Suite 1430, Ft. Lauderdale, FL, 33301 on or before 2/19, 2026, (no later than 30 days from the date of the first publication of this Notice of Action) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the complaint or petition filed.

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 12th day of January, 2026.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Sebastian Irlanda
DEPUTY CLERK

FRENKEL LAMBERT
WEISMAN & GORDON, LLP
ATTORNEY FOR PLAINTIFF
ONE EAST BROWARD BLVD.,
Suite 1111
FORT LAUDERDALE, FL 33301
TELEPHONE: (954) 522-3233 Ext. |
FAX: (954) 200-7770
EMAIL DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
fleservice@flwlaw.com
04-102517-F00
January 23, 30, 2026 26-00103K

SUBSEQUENT INSERTIONS

--- ESTATE ---

SECOND INSERTION

AMENDED NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
CASE NUMBER: 2023-CP-004553
IN RE: ESTATE OF WALTER CORY BODWIN Deceased.

The administration of the Estate of Walter Cory Bodwin, whose date of death was December 6, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Probate CC-4, P.O. Box 9000, Bartow, FL 33831-9000. The names and address of the personal representative and personal representative's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All persons on whom this notice is served who have objections that challenge the validity of the will, the qualifications of the personal representative, venue, or jurisdiction of this Court are required to file their objections with this Court WITHIN THE LATER ON THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All creditors of the decedent and other persons having claims or demands against the decedent's estate on whom a copy of this notice is served within three months after the date of the first publication of this notice must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THREE MONTHS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

The date of the first publication of this Notice is January 16, 2026.

Persons giving Notice:
SYLVIA MARTINEZ,
Personal Representative
c/o 2033 Main Street, Suite 404
Sarasota, Florida 34237

C. Ted French, Esq.
Attorney for Personal Representative
Florida Bar No 173400
2033 Main Street, Suite 404
Sarasota, Florida 34237
(941) 955-0908 - phone
ted@tedfrench.org
January 16, 23, 2026 26-00088K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 25-CP-4048
IN RE: ESTATE OF JIM MITCHELL BRIDGES, Deceased.

The administration of the estate of JIM MITCHELL BRIDGES, deceased, whose date of death was June 14, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Bartow, FL 33831. The names and addresses of the curator and the curator'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.

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 ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211.

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 16, 2026.

Robert D. Hines, Curator
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612

Robert D. Hines, Esq.
Attorney for Curator
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 16, 23, 2026 26-00062K

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 Monday the 9th day of February 2026 at 11:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 2008 Olive St, Lakeland, FL, 33815. Unit 307 Honaker, Charles the following items Fishing Poles, Vacuum, Steam Cleaner, Guitar, Boxes, Toolbox, Bed, Surround Sound, Patio Chairs, Shop Vac, Crock Pot, Printer, Rice Cooker, Lamps, Shelves, Surround Sound, TV; Unit 107 Kirby, Noel the following items (2) TV's, Rolling Wagon, Totes, Dressers Mattresses, Bed Frames, Tables, Desk, Chairs, Lamps, Carpet, Misc Items.

January 23, 30, 2026 26-00111K

SUBSEQUENT INSERTIONS

--- ESTATE ---

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 26CP-0047
IN RE: ESTATE OF Kaydee Lee Vicens deceased.

The administration of the estate of Kaydee Lee Vicens, deceased, Case Number 26CP-0047, 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 Jan. 16, 2026.

Naiomi Yvette Santiago
Personal Representative
Address:
2850 New Tampa Highway Lot 37,
Lakeland, FL 33815

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
January 16, 23, 2026 26-00087K

SECOND INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532025CP004199A000BA
IN RE: ESTATE OF TERESA GONZALEZ RODRIGUEZ Deceased.

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

You are hereby notified that an Order of Summary Administration has been entered in the estate of Teresa Gonzalez Rodriguez, deceased, File Number 532025CP004199A000B, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830; that the decedent's date of death was March 16, 2025; that the total value of the estate is $0 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address
Enid Martinez
4896 Palm View Drive W.,
Mulberry, FL 33860
Eli Martinez, Jr.
4896 Palm View Drive W.,
Mulberry, FL 33860

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

The date of first publication of this Notice is January 16, 2026.

Person Giving Notice:
Enid Martinez
4896 Palm View Drive W.,
Mulberry, FL 33860

Attorney for Person Giving Notice
/s/ Desiree Sanchez
Desiree Sanchez
Florida Bar Number: 10082
SANCHEZ LAW GROUP PA
605 E. Robinson Street,
Suite 650
Orlando, FL 32801
Telephone: (407) 500-4444
Fax: (407) 236-0444
E-Mail: desiree@sanchezlaw.com
Secondary E-Mail:
info@sanchezlaw.com
Attorney for Enid Martinez
January 16, 23, 2026 26-00086K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025CP004222A000BA
Florida Bar No. 144663
IN RE: ESTATE OF MARY JO JARRETT Deceased.

The administration of the estate of MARY JO JARRETT, deceased, whose date of death was November 13, 2025, is pending in the Circuit Court for Polk County, Florida, the address of which is Probate Department, 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 the 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 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 16, 2026.

Personal Representative
Name: JAMES MICAH JARRETT
Address: 66 Shadow Lane,
Lakeland, FL 33813

Attorney for Personal Representative
Charles S. White, Esq., of
CHARLES S. WHITE, P.A.
Florida Bar No. 144663
110 E. Reynolds St., Ste. 900
Plant City, Florida 33563
Tel. 813-752-6155
Fax. 813-754-1758
Email: cswatty@aol.com
19375
January 16, 23, 2026 26-00077K

--- ESTATE / SALES / ACTIONS ---

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025-CP-003914
Division 14
IN RE: ESTATE OF
LELYA MCCANN NUDELMAN
A/K/A LELYA MCCANN
Deceased.

The administration of the estate of Lelya McCann Nudelman a/k/a Lelya McCann, deceased, whose date of death was May 24, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is January 16, 2026.

Personal Representative:
Kimberly Casey
946 Success Ave
Lakeland, Florida 33803
Attorney for Personal Representative:
R. Nadine David, Esq.
Florida Bar Number: 89004
Florida Probate Law Group
P.O. Box 141135
Gainesville, Florida 32614
Telephone: (352) 354-2654
Fax: (866) 740-0630
E-Mail:
ndavid@floridaprobatelawgroup.com
Secondary E-Mail:
service@floridaprobatelawgroup.com
January 16, 23, 2026 26-00070K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 2025-CA-004027
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, CORINNA G. MCMAHAN AKA CORINNA GAIL MCMAHAN, DECEASED, et al,
Defendant(s).

To: THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, CORINNA G. MCMAHAN AKA CORINNA GAIL MCMAHAN, DECEASED
Last Known Address: Unknown
Current Address: Unknown

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

LOT 23, BLOCK B, HAVEN HOMES SUBDIVISION, WINTER HAVEN, FLORIDA, ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 9, PAGE 20, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
A/K/A 2207 AVENUE B NW WINTER HAVEN FL 33880

has been filed against you and you are required to file written defenses with the clerk of court and to serve a copy within 30 days after the first publication of the Notice of Action, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

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 2/16/2026

WITNESS my hand and the seal of this court on this day of JAN 08 2026.

Stacy M. Butterfield, CPA
Clerk of the Circuit Court
& Comptroller
(Court Seal) Polk County, Florida
By: /s/ Ruthy Pacheco
Deputy Clerk

Albertelli Law
P.O. Box 23028
Tampa, FL 33623
tna - 25-011394
January 16, 23, 2026 26-00084K

SECOND INSERTION

NOTICE TO CREDITORS
(**Formal Administration**)
IN THE 10th JUDICIAL CIRCUIT
COURT IN AND FOR POLK
COUNTY, FLORIDA.
PROBATE DIVISION
CASE NO.:
532025CP004220A000BA
DIVISION: Sec 14
IN RE: The Estate of
VERA MAE HARDEE,
A/K/A VERA MAE
GUNDY HARDEE
Deceased.

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

The administration of the estate of VERA MAE HARDEE A/K/A VERA MAE GUNDY HARDEE, deceased, whose date of death was October 1, 2024, and whose social security number is XXX-XX-9867, 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.

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 §§ 732.216-228, applies, or may apply, unless a written demand is made by a creditor as specified under § 732.2211.

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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT FILED WITH 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 January 16, 2026.

/s/ Raymond B. Hardee Jr.
RAYMOND B. HARDEE JR.,
As Personal Representative
Attorney and Personal Representative
Giving Notice:
/s/ Steven E. Gurian .
STEVEN E. GURIAN, ESQ.,
Attorney for Personal Representative
EASY ESTATE PROBATE, PLLC
2601 South Bayshore Drive, 18th Floor
Coconut Grove, Florida 33133
Tel: 1-833-973-3279
Fax: 1-833-927-3279
E-mail: SG@EasyEstateProbate.com
Florida Bar No. 101511
January 16, 23, 2026 26-00090K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025CP003869
Division Probate
IN RE: ESTATE OF
LORETTA ELAINE RICHARDSON
A.K.A. LORETTA E. RICHARDSON
Deceased.

The administration of the Estate of Loretta Elaine Richardson a.k.a. Loretta E. Richardson, Deceased. whose date of death was September 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 January 16, 2026.

Personal Representative:
Thomas Richardson
853 Copperhead Circle
St. Augustine, FL 32092
Attorney for Personal Representative:
Daniel S. Henderson
E-Mail Addresses:
Dan@hendersonsachs.com
ana@hendersonsachs.com
Florida Bar No. 725021
Henderson Sachs, PA
8240 Exchange Drive, Suite C6
Orlando, FL 32809
Telephone: 4078502500
January 16, 23, 2026 26-00071K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
CASE NO. 2025CP004328A000BA
DIVISION: 14
IN RE: ESTATE OF
VICTORIA LEIGH SMITH,
Deceased.

The administration of the Estate of Victoria Leigh Smith, deceased, whose date of death was July 30, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court 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 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.

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, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211, Florida Statutes. The written demand must be filed with the Clerk.

The date of first publication of this notice is January 16, 2026.

Personal Representative:
Carmen Smith
c/o Bennett Jacobs & Adams, P.A.
PO Box 3300, Tampa, FL 33601
Attorney for Personal Representative:
Linda Muralt, Esquire
FL Bar No. 0031129
Bennett Jacobs & Adams, P.A.
PO Box 3300, Tampa, FL 33601
Phone (813) 272-1400
Fax (866) 844-4703
E-Mail: LMURALT@BJA-Law.com
January 16, 23, 2026 26-00085K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.
532025CA001775A000BA
DATA MORTGAGE INC., DBA ESSEX MORTGAGE,
Plaintiff, vs.
JOEL ENFECTANA; NAKITA D. ROMINE; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS A NOMINEE FOR GERSHMAN INVESTMENT CORP.; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CITY OF LAKELAND, FLORIDA; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY,
Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed December 29, 2025 and entered in Case No. 532025CA001775A000BA, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein DATA MORTGAGE INC., DBA ESSEX MORTGAGE is Plaintiff and JOEL ENFECTANA; NAKITA D. ROMINE; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS A NOMINEE FOR GERSHMAN INVESTMENT CORP.; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CITY OF LAKELAND, FLORIDA; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on February 10, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 5 AND THE NORTH ½ OF LOT 4, BLOCK 3, COLONIAL TERRACE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 36, PAGE 9, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

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

Dated this 12th day of January 2026.
Marc Granger, Esq.
Bar. No.: 146870
Kahane & Associates, P.A.
1619 NW 136th Avenue, Suite D-220
Sunrise, Florida 33323
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email:
notice@kahaneandassociates.com
File No.: 25-00456 ESX
V6.20190626
January 16, 23, 2026 26-00076K

FOURTH 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

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.
532025CA001989A000BA
NATIONSTAR MORTGAGE LLC,
Plaintiff, vs.
LUZ MARIA
MONROY RAMIREZ, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 18, 2025, and entered in 532025CA001989A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and LUZ MARIA MONROY RAMIREZ; SERENO 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 February 02, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 298, SERENO PHASE TWO, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 166, PAGES 41 THROUGH 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
3181 SERENDIPITY WAY,
DAVENPORT, FL 33896

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 13 day of January, 2026.
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
25-281934 - EuE
January 16, 23, 2026 26-00093K

FOURTH 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

--- ESTATE / SALES / ACTIONS ---

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY
GENERAL JURISDICTION DIVISION
CASE NO. 2023CA005607000000
FREEDOM MORTGAGE CORPORATION,
Plaintiff, vs.
ADELINA AGADO GALLEGOS, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered December 22, 2025 in Civil Case No. 2023CA005607000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff and Adelina Agado Gallegos, 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 5th day of February, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, towit:

Lot 21, HOLLAND PARK PLACE, according to the plat or map thereof, as recorded in Plat Book 168, Page 38 and 39, 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
23-06547FL
January 16, 23, 2026 26-00066K

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.: 53-2021-CA-002705
LONGBRIDGE FINANCIAL, LLC,
Plaintiff, vs.
ROBERT MURDOCK AKA ROBERT F. MURDOCK, et al,
Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated December 11, 2025, and entered in Case No. 53-2021-CA-002705 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Longbridge Financial, LLC, is the Plaintiff and Robert Murdock aka Robert F. Murdock, Nancie Murdock aka Nancie L. Murdock , United States of America Acting through Federal Housing Commissioner, Mt. Olive Shores North Owners' Association, Inc, Aqua Finance, Inc., 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 27, 2026 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 129, MT. OLIVE SHORES NORTH, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 104, PAGE 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
A/K/A 1246 MOTORCOACH DRIVE 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 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 13 day of January, 2026.
ALBERTELLI LAW
P. O. Box 23028
Tampa, FL 33623
Tel: (813) 221-4743
Fax: (813) 221-9171
eService: servealaw@albertellilaw.com
By: /s/ Charline Calhoun
Florida Bar #16141
IN/21-005685
January 16, 23, 2026 26-00096K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025CP003757
IN RE: ESTATE OF
Mary Johnson a/k/a
Mary Jane Johnson
Deceased.

The administration of the estate of Mary Johnson a/k/a Mary Jane Johnson, deceased, whose date of death was April 17, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. 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.

The date of first publication of this notice is January 16, 2026.

Personal Representative:
Franklin Keith Johnson
1775 Dishong Road
Fort Meade, Florida 33841
Attorney for Personal Representative:
Nancy McClain Alfonso, Esquire
Florida Bar Number: 845892
ALFONSO HERSCH
Post Office Box 4
Dade City, Florida 33526-0004
Telephone: (352) 567-5636
E-Mail: eserve@alfonsohersch.com
Secondary: jerrod@alfonsohersch.com
January 16, 23, 2026 26-00089K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
CASE NO. 2025CP004095A000BA
DIVISION: 14
IN RE: ESTATE OF
NATHANIEL EDWARD JONES, JR.,
Deceased.

The administration of the Estate of Nathaniel Edward Jones, Jr., deceased, whose date of death was May 12, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court 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 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 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 ss. 732.216-732.228 applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211. The written demand must be filed with the Clerk.

The date of first publication of this notice is January 16, 2026.

Personal Representative:
Deborah Jones
c/o Bennett Jacobs & Adams, P.A.
PO Box 3300, Tampa, FL 33601
Attorney for Personal Representative:
Linda Muralt, Esquire
FL Bar No. 0031129
Bennett Jacobs & Adams, P.A.
PO Box 3300, Tampa, FL 33601
Phone (813) 272-1400
Fax (866) 844-4703
E-Mail: LMURALT@BJA-Law.com
January 16, 23, 2026 26-00091K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532025CP004106A000BA
Division Probate
IN RE: ESTATE OF
JENNIFER ELAINE CAMPBELL,
Deceased.

The administration of the estate of Jennifer Elaine Campbell, deceased, whose date of death was January 7, 2025, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830-3912. 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 16, 2026.

Personal Representative:
Kebra Johnson
1802 Superior Ct.
Kissimmee, Florida 34759
Attorney for Personal Representative:
MAUREEN A. ARAGO, Attorney
Florida Bar Number: 835821
Arago Law Firm, PLLC
230 E. Monument Ave., Suite A
Kissimmee, FL 34741
Telephone: (407) 344-1185
E-Mail: maureenarago@aragolaw.com
Secondary E-Mail:
colleen@aragolaw.com
January 16, 23, 2026 26-00068K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2025-CP-004114-A000-BA
IN RE: ESTATE OF
LOUIS BENJAMIN SIMS
Deceased.

The administration of the estate of Louis Benjamin Sims, deceased, whose date of death was October 21, 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 January 16, 2026.

Personal Representative:
Tania Sims
5449 Chandler Drive
Winter Haven, Florida 33884
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
January 16, 23, 2026 26-00092K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CA002203A000BA
KIAVI FUNDING INC.,
Plaintiff, v.
BRUDEY PROPERTY GROUP, LLC, a Florida Limited Liability Company; HUBERT M. BRUDEY, an Individual; S.R. PYRAMID LLC; PAUL ROSALNA;
UNKNOWN TENANT #1;
UNKNOWN TENANT #2,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment or Order dated December 17, 2025 entered in Civil Case No. 2025CA002203A000BA in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein KIAVI FUNDING INC., Plaintiff and BRUDEY PROPERTY GROUP, LLC, a Florida Limited Liability Company; HUBERT M. BRUDEY, an Individual; S.R. PYRAMID LLC; PAUL ROSALNA are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at ww.polk.realforeclosure.com beginning at 10:00 AM on February 16, 2026 the following described property as set forth in said Final Judgment, to-wit:.

THE EAST 170 FEET OF THE WEST 280 FEET OF THE SOUTH 265 FEET OF THE SOUTHEAST ¼ OF THE NORTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 10, TOWNSHIP 28 SOUTH, RANGE 23 EAST, POLK COUNTY FLORIDA, LESS ROAD RIGHT-OF-WAY

Property Address: 2921 Crutchfield Road, 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.

THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

Kelley Kronenberg
10360 W State Rd 84
Fort Lauderdale, FL 33324
Phone: (954) 370-9970
Fax: (954) 252-4571
/s/ Jordan Wainstein
Jordan Wainstein
FBN: 1039538
Service E-mail:
ftlrealprop@kelleykronenberg.com
File No: 3843.000222
Case No.: 2025CA002203A000BA
January 16, 23, 2026 26-00061K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY
GENERAL JURISDICTION DIVISION
CASE NO. 2023CA005681000000
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
SARAH VAN GRONINGEN A/K/A SARAH VANGRONINGEN A/K/A SARAH ANN VAN GRONINGEN A/K/A SARAH A. VAN GRONINGEN A/K/A SARA A. YOUNG, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 05, 2025 in Civil Case No. 2023CA005681000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and Sarah Van Groningen a/k/a Sarah VanGroningen a/k/a Sarah Ann Van Groningen a/k/a Sarah A. Van Groningen a/k/a Sara A. Young, 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 4th day of February, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 26, Rockridge Ranchettes, according to the plat thereof as recorded in Plat Book 74, Page, of the Public Records of Polk County, Florida, including that 2006 Anniversary Mobile Home with VIN Nos. GAFL575A77406AV21 and GAFL575B77406AV21.

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
23-05639FL
January 16, 23, 2026 26-00065K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
CIVIL DIVISION
Case No. 2025-CA-004101
AMERIHOME MORTGAGE COMPANY, LLC
Plaintiff, vs.
AMOS VALENTIN MARCIAL, CLARITZA STEFANY BIDO REGINO, et al.
Defendants.

TO: CLARITZA STEFANY BIDO REGINO
CURRENT RESIDENCE UNKNOWN
LAST KNOWN ADDRESS
13602 KENT STATE AVE
ORLANDO, FL 32826
AMOS VALENTIN MARCIAL
CURRENT RESIDENCE UNKNOWN
LAST KNOWN ADDRESS
13602 KENT STATE AVE
ORLANDO, FL 32826

You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida:

LOT 21, BLOCK 4, HAMMOCK RESERVE PHASE 4, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 197, PAGES 46 THROUGH 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

commonly known as 2597 TRINIDAD RD, HAINES CITY, FL 33844 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jennifer M. Scott of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before 2/6/26, (or 30 days from the first date of publication, whichever is later) 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.

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 30th, 2025.
CLERK OF THE COURT
Honorable Stacy M. Butterfield
255 North Broadway
Bartow, Florida 33830-9000
By: /s/ Sebastian Irlanda
(COURT SEAL) Deputy Clerk
Jennifer M. Scott of
Kass Shuler, P.A.,
plaintiff's attorney,
P.O. Box 800,
Tampa, Florida 33601,
(813) 229-0900
328202/2531542/wlp
January 16, 23, 2026 26-00067K

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Business Observer
LV4769

--- PUBLIC SALES ---

SECOND INSERTION

NOTICE OF PUBLIC SALE

The following personal property of DENISE MARTELL will, on January 28, 2026, at 10:00 a.m., at 72 Temple Circle, Lot #72, Winter Haven, Polk County, Florida 33884; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1970 VNDL MOBILE HOME,
VIN: 263TEFBR10613,
TITLE NO.: 0003944972

and all other personal property located therein

PREPARED BY:
J. Matthew Bobo
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
(PO#31021-426)
January 16, 23, 2026 26-00079K

OFFICIAL COURTHOUSE WEBSITES

MANATEE COUNTY
manateeclerk.com

SARASOTA COUNTY
sarasotaclerk.com

CHARLOTTE COUNTY
charlotteclerk.com

LEE COUNTY
leeclerk.org

COLLIER COUNTY
collierclerk.com

HILLSBOROUGH COUNTY
hillsclerk.com

PASCO COUNTY
pascoclerk.com

PINELLAS COUNTY
mypinellasclerk.gov

POLK COUNTY
polkcountyclerk.net

ORANGE COUNTY
myorangeclerk.com

CHECK OUT YOUR LEGAL NOTICES

floridapublicnotices.com

--- SALES ---

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CC-4500-A000-BA
NEXT DIMENSION CONSTRUCTION, INC.,
Plaintiff, vs.
STEVEN D. MOODY and JOEY MOODY,
Defendants.

NOTICE IS GIVEN that, in accordance with the Final Judgment dated January 2, 2026, in the above-styled cause, I will sell to the highest and best bidder for cash by electronic sale at www.polk.realforeclose.com in Polk County, Florida, on February 6, 2026, at 10:00 a.m., the following described property in Polk County, Florida:

Lot 2, Block B of MEADOWLAWN UNIT NUMBER TWO, according to the Plat thereof, recorded in Plat Book 42, page 48, of the Public Records of Polk County, Florida. Parcel ID: 24-28-21-239700-002020

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

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

GILLIGAN, ANDERSON, WILLIAMS & GREEN, P.A.
By: /s/ Edwin A. Green, III
EDWIN A. GREEN, III
Florida Bar No. 0606111
1531 SE 36th Avenue
Ocala, Florida 34471
Telephone: (352) 867-7707
Attorneys for Plaintiff
tgreen@ocalalaw.com
lcaldwell@ocalalaw.com
January 16, 23, 2026 26-00095K

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. 2025CA000713000000
Selene Finance, L.P.,
Plaintiff, vs.
William H. Bowns, Jr., et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025CA000713000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Selene Finance, L.P. is the Plaintiff and William H. Bowns, Jr.; International Bass Lake Resort Homeowners' Association, Inc. a/k/a International Bass Lake Resort Homeowners Association, Inc. are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 19th day of February, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 344, LAKESIDE AT BASS LAKE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 99, PAGE(S) 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
TAX ID:
226-25-12-488056-003440

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 13th day of January, 2026.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
4919 Memorial Hwy, Suite 135
Tampa, FL 33634
Phone: (954) 618-6955
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By /s/Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
Case No. 2025CA000713000000
File # 25-F00116
January 16, 23, 2026 26-00083K

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.: 2025CC006333
LEOMAS LANDING HOMEOWNERS ASSOCIATION, INC,
Plaintiff, vs.
FRANTZ CLERMONT, et al.,
Defendants.

Notice is given that pursuant to the Final Judgment of Foreclosure dated 1/7/2026, in Case No.: 2025CC006333 of the County Court in and for Polk County, Florida, wherein LEOMAS LANDING HOMEOWNERS ASSOCIATION, INC, is the Plaintiff and FRANTZ CLERMONT, et al., are the Defendants. Stacy M. Butterfield, the Clerk of Court for Polk County, Florida will sell to the highest and best bidder for cash at 10:00 a.m., at https://www.polk.realforeclose.com, in accordance with Section 45.031, Florida Statutes, on 2/11/2026, the following described property set forth in the Final Judgment of Foreclosure:

Lot 66, of LEOMAS LANDING - PHASE 1, according to the Plat thereof, as recorded in Plat Book 195, Page 34, 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: January 13, 2026
By: /s/Carlos Arias
Carlos Arias, Esquire
Florida Bar No.: 820911
ARIAS BOSINGER, PLLC
280 W. Canton Avenue,
Suite 330
Winter Park, Florida 32789
(407) 636-2549
January 16, 23, 2026 26-00082K

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.: 2024CA001791
CROWS NEST ESTATES HOMEOWNERS' ASSOCIATION, INC.,
Plaintiff, vs.
MATILDE SENAIDA SOLER, et al.,
Defendants.

Notice is given that pursuant to the Final Judgment of Foreclosure dated , in Case No.: 2024CA001791 of the County Court in and for Polk County, Florida, wherein CROWS NEST ESTATES HOMEOWNERS' ASSOCIATION, INC., is the Plaintiff and MATILDE SENAIDA SOLER, et al., are the Defendants. Stacy M. Butterfield, the Clerk of Court for Polk County, Florida will sell to the highest and best bidder for cash at 10:00 a.m., at https://www.polk.realforeclose.com, in accordance with Section 45.031, Florida Statutes, on 2/16/2026, the following described property set forth in the Final Judgment of Foreclosure:

Lot 52, Crows Nest Estates, according to the map or plat thereof, as recorded in Plat Book 144, Page(s) 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.

DATED: January 14, 2026
By: /s/Carlos Arias
Carlos Arias, Esquire
Florida Bar No.: 820911
ARIAS BOSINGER, PLLC
280 W. Canton Avenue, Suite 330
Winter Park, Florida 32789
(407) 636-2549
January 16, 23, 2026 26-00094K

SECOND INSERTION

TS No: 124697-FL APN: 272809-822000-050104 NOTICE OF DEFAULT AND FORECLOSURE SALE WHEREAS, on 7/27/2009, a certain Mortgage Deed of Trust was executed by CHARLIE FRANK JOHNSON, AN UNMARRIED MAN as trustor in favor of METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A. as beneficiary, and was recorded on 8/12/2009, as Instrument No. 2009149088, in Book 07950, Page 1782, in the Office of the Recorder of Polk County, Florida; and WHEREAS, the Mortgage Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family house; and WHEREAS, the beneficial interest in the Mortgage Deed of Trust is now owned by the Secretary, pursuant to an assignment dated 6/29/2015, recorded on 7/21/2015, as instrument number 2015131136, book 9581, page 0416-0418, in the office of Polk County, Florida; and WHEREAS, a default has been made in the covenants and conditions of the Mortgage Deed of Trust in that the payment due upon the move out of the borrower(s) was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and WHEREAS, the entire amount delinquent as of 1/5/2026 is $242,390.71; and WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage Deed of Trust to be immediately due and payable; NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, SEE ATTACHED notice is hereby given that on 2/19/2026 at 11:00 AM local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder: Legal Description: THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF FLORIDA, COUNTY OF POLK, AND DESCRIBED AS FOLLOWS: THE N1/2 OF THE S 1/2 OF LOT 1, BLOCK "E" OF J. T. MILLER'S SUBDIVISION, LAKE HAMILTON, FLORIDA, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA IN PLAT BOOK 4, PAGE 87. Commonly known as: 1005 MARTIN ST, LAKE HAMILTON, FL 33851 The sale will be held at: Outside the main entrance of the Polk County Courthouse located at 255 N. Broadway Ave, Bartow, Florida Per the Secretary of Housing and Urban Development, the estimated opening bid will be $247,081.96. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, the winning bidders with the exception of the Secretary must submit a deposit totaling ten percent (10%) of the Secretary's estimated bid amount in the form of a certified check or cashier's check made payable to the undersigned Foreclosure Commissioner. Ten percent of the estimated bid amount for this sale is $24,708.20. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of $24,708.20 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15 day increments for a fee of: $500.00, paid in advance. The extension fee shall be in the form of a certified or cashiers check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed. The amount that must be paid if the Mortgage Deed of Trust is to be reinstated prior to the scheduled sale is based on the nature of the breach, this loan is not subject to reinstatement. A total payoff is required to cancel the foreclosure sale or the breach must be otherwise cured. A description of the default is as follows: FAILURE TO PAY THE PRINCIPAL BALANCE AND ANY OUTSTANDING FEES, COSTS, AND INTEREST WHICH BECAME ALL DUE AND PAYABLE BASED UPON THE MOVE-OUT BY ALL MORTGAGORS FROM THE PROPERTY, CEASING TO USE THE PROPERTY AS THE PRINCIPAL RESIDENCE. Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below. Date: JAN 05, 2026 ALDRIDGE PITE, LLP Foreclosure Commissioner By: Jazmin Chavez Title: Foreclosure Supervisor 5300 West Atlantic Avenue, Suite 303 Delray Beach, FL 33484 Phone: (858) 750-7777 Fax No: (858) 412-2705
Jan. 16, 23, 30, 2026 26-00078K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO. 532025CA002079A000BA
CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF BARCLAYS MORTGAGE LOAN TRUST 2023-NQM3,
Plaintiff, vs.
SOCORRO M. RAMIREZ; MANUEL CEFRINO; CIMBERLY K. HARRIS; UNKNOWN PERSON IN POSSESSION OF THE SUBJECT PROPERTY,
Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed November 6, 2025 and entered in Case No. 532025CA002079A000BA, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF BARCLAYS MORTGAGE LOAN TRUST 2023-NQM3 is Plaintiff and SOCORRO M. RAMIREZ; MANUEL CEFRINO; CIMBERLY K. HARRIS; UNKNOWN PERSON IN POSSESSION OF THE SUBJECT PROPERTY; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on February 4, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 69, THE VILLAGE - LAKELAND UNIT NUMBER THREE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 62, PAGE 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA,

TOGETHER WITH 1997 MERI MOBILE HOME ID NUMBER FLHML2P100915139A, TITLE NUMBER 71334612 AND ID NUMBER FLHML2P100915139B, TITLE NUMBER 71334611.

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 9th day of January 2026.
Marc Granger, Esq.
Bar. No.: 146870
Kahane & Associates, P.A.
1619 NW 136th Avenue, Suite D-220
Sunrise, Florida 33323
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email:
notice@kahaneandassociates.com
File No.: 25-00532 SM, LLC
V6.20190626
January 16, 23, 2026 26-00064K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025CA001544
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CIM TRUST 2025-NR1,
Plaintiff, VS.
JOANNA M. WILBANKS; COUNTRY TRAILS PROPERTY OWNERS' ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS
Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on December 30, 2025 in Civil Case No. 2025CA001544, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CIM TRUST 2025-NR1 is the Plaintiff, and JOANNA M. WILBANKS; COUNTRY TRAILS PROPERTY OWNERS' ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on March 2, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 29, COUNTRY TRAILS FIVE, AS PER THE PLAT THEREOF RECORDED IN PLAT BOOK 90, PAGES 48 & 49, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ALSO TO INCLUDE A 1985 STOLL DOUBLEWIDE MOBILEHOME ID#: FLFL1A/BE397008097

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

IMPORTANT

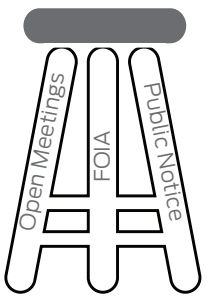
AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow,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

Dated this 7th day of January, 2026.
ALDRIDGE PITE, LLP
Attorney for Plaintiff
401 W. Linton Blvd.,
Suite 202-B
Delray Beach, FL 33444
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: /s/ John J. Cullaro
FBN: 66699
Primary E-Mail:
ServiceMail@aldridgepite.com
1338-334B
January 16, 23, 2026 26-00075K

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

Newsprint is inherently superior to the internet for public notice

because reading a newspaper is a serendipitous process.

We find things in newspapers we weren't expecting to see. On the internet, we search for specific information and ignore everything else.

Citizens continue to learn about vital civic matters from newspaper notices.

Documented examples of people taking action and alerting their community after reading a newspaper notice are reported on a regular basis.

Verifying publication is difficult-to-impossible on the web.

That's why the courts subject digital evidence to far greater scrutiny than evidence published in newspapers

Significant numbers of people in rural areas still lack high-speed internet access.

Those who are older than 65 or who have lower incomes or lack high-school diplomas are also cut off from the internet in far higher numbers than the average.

Moreover, the real **digital divide for public notice is growing** due to the massive migration to smartphones and other small-screen digital devices

Governments aren't very good at publishing information on the internet.

Unlike newspaper publishers, **public officials aren't compelled by the free market to operate effective websites.**

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