

# Public Notices

Business  
Observer

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JANUARY 30 - FEBRUARY 5, 2026

## POLK COUNTY LEGAL NOTICES

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

#### FIRST INSERTION

##### PUBLIC NOTICE

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 931423 from Matthew Dundee Investments, LLC. Application received: 12/9/2025. Proposed activity: commercial. Project name: Wawa - Dundee. Project size: 2.92 acres. Location: Section 29, Township 28 South, Range 27 East, in Polk County. Outstanding Florida Water: no. Aquatic preserve: no. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at [www.watmatters.org/permits/](http://www.watmatters.org/permits/). Interested persons may inspect a copy of the application and submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send a written request referencing the permit application number to the Southwest Florida Water Management District, Regulation Bureau, 7601 U.S. Highway 301 North, Tampa, Florida 33637 or submit your request through the District's website at [www.watmatters.org](http://www.watmatters.org). The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or 1(800)836-0797, TDD only 1(800)231-6103. January 30, 2026 26-00152K

#### FIRST INSERTION

##### NOTICE OF PUBLIC SALE

Pursuant to Section 715.109, notice is hereby given that the following property will be offered for public sale and will sell at public outcry to the highest and best bidder for cash:

1997 Mobile Home, VIN FL-HMBFP104940371A/ FLHMB-FP104940371B and the contents therein, if any abandoned by previous tenants, Thomas Nieves and Dawn Marie Flores

On February 12, 2026 at 9:00am at Walden Shores Mobile Home Park, 2327 Thoreau Drive, Lake Wales, FL 33898.

THE EDWARDS LAW FIRM, PL  
500 S. Washington Boulevard,  
Suite 400  
Sarasota, Florida 34236  
Telephone: (941) 363-0110  
Facsimile: (941) 952-9111  
Attorney for Walden Shores MHP  
By: /s/ Sheryl A. Edwards  
SHERYL A. EDWARDS  
Florida Bar No. 0057495  
sedwards@edwards-lawfirm.com  
Jan. 30; Feb. 6, 2026 26-00140K

#### 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 Apple Seed Home Education located at 304 E Pine St., Ste. 176 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 25th day of January, 2026  
Applewood Education, LLC  
January 30, 2026 26-00156K

#### FIRST INSERTION

##### NOTICE UNDER FICTITIOUS NAME LAW TO WHOM IT MAY CONCERN:

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Apple Seed Home Education located at 304 E Pine St., Ste. 176 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.

Fire Fighter  
1700 W. Memorial Blvd.  
Lakeland, FL 33815  
Jeffrey Cannon  
January 21, 2026  
January 30, 2026 26-00149K

#### FIRST INSERTION

##### NOTICE TO CREDITORS

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

File No. 532026CP000031A000BA  
IN RE: ESTATE OF  
RODOLFO VALENTIN CRESPO,  
Deceased.

The administration of the estate of RODOLFO VALENTIN CRESPO, 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 255 N Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

##### 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 DECEDED'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 property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in sections 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under section 732.221.

The date of first publication of this notice is January 30, 2026.

##### NORMA VALENTIN,

##### Personal Representative

Attorney for Personal Representative:  
Scott R. Bugay, Esquire  
Florida Bar No. 5207  
2501 Hollywood Blvd. Suite 206  
Hollywood, FL 33020  
Telephone: (954)767-3399  
Fax: (305) 945-2905

Primary Email: [Scott@srblawyers.com](mailto:Scott@srblawyers.com)  
Secondary Email:  
Jennifer@srblawyers.com

Jan. 30; Feb. 6, 2026 26-00133K

#### 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 the business under the fictitious name of Beyond Lodging Florida Two, located at 8955 E. Pinnacle Peak Rd., Ste. 103, in the city of Scottsdale, AZ, 85255, in the County of Maricopa, intends to register this fictitious name with the Division of Corporations of the Florida Department of State in Tallahassee, Florida.

OWNER: BB CC Resort Management LLC

January 30, 2026 26-00148K

#### FIRST INSERTION

##### ADVERTISEMENT OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801-83.809). The undersigned will sell at public sale by competitive bidding on Wednesday the 18th 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. Kirby, Noel TVs (2), Rolling Wagon, Totes, Dressers, Mattress, Bed Frames, Tables, Desk, Chairs, Lamps, Carpet, Misc Items; Honaker, Charles D. Art, Lamps, Cleaning Supplies, Chairs, Music Stand, Garden Supplies, Household Goods, Furniture, Boxes, Tools, Electronics, Misc; Melendez, Tammy TOTES, BOXES, TRASH CAN, CLOTHES, CHRISTMAS DECOR, SHREDDER, BEDDING, MIRCROWAVE, TOASTER, MISC ITEMS

Sal is subject to cancellation in the event of settlement between owner and obligated party.

Jan. 30; Feb. 6, 2026 26-00154K

#### 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 Polk County Futball Club located at 820

James Way, in the County of Polk, in the City of Lake Alfred, Florida 33850

intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lake Alfred, Florida, this

25th day of January, 2026.

POLK COUNTY SPORTS LLC

January 30, 2026 26-00158K

#### FIRST INSERTION

##### NOTICE UNDER FICTITIOUS NAME LAW TO WHOM IT MAY CONCERN:

NOTICE IS HEREBY GIVEN that, pursuant to the "Fictitious Name Act," Chapter 865.09, Florida Statutes, the following fictitious name will be registered with the Division of Corporations of the Department of State, State of Florida, to wit:

Fire Fighter - Lakeland

1700 W. Memorial Blvd.

Lakeland, FL 33815

Jeffrey Cannon

January 21, 2026

January 30, 2026 26-00150K

#### FIRST INSERTION

##### NOTICE TO CREDITORS

##### (Formal Administration)

IN THE 10TH JUDICIAL CIRCUIT  
COURT IN AND FOR

##### POLK COUNTY, FLORIDA.

##### PROBATE DIVISION

CASE NO.: 2026-CP-000061

IN RE: The Estate of

DORIS MADDUX,

Deceased.

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

The administration of the Estate of DORIS MADDUX, deceased, whose date of death was July 14, 2024, and whose social security number is \*\*\*-\*\*-4049, 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 date of first publication of this Notice is January 30, 2026.

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 DECEDED'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. 732.221.

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

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

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

District Manager

January 30, 2026 26-00151K

#### FIRST INSERTION

##### NOTICE TO CREDITORS

##### (Formal Administration)

IN THE 10TH JUDICIAL CIRCUIT  
COURT IN AND FOR

##### POLK COUNTY, FLORIDA.

##### PROBATE DIVISION

CASE NO.: 2026-CP-000061

IN RE: The Estate of

DORIS MADDUX,

Deceased.

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

The administration of the Estate of DORIS MADDUX, deceased, whose date of death was July 14, 2024, and whose social security number is \*\*\*-\*\*-4049, 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 date of first publication of this Notice is January 30, 2026.

/s/ Kenneth B. Maddux, Sr.,  
KENNETH B. MADDUX, SR.,  
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

/s/ Kenneth B. Maddux, Sr.

Jan. 30; Feb. 6, 2026 26-00134K

#### FIRST INSERTION

##### NOTICE TO CREDITORS

##### (Formal Administration)

IN THE 10TH JUDICIAL CIRCUIT  
COURT IN

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

## FIRST INSERTION

## NOTICE OF PUBLIC SALE

Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for money owed for vehicle repair and storage cost pursuant to Florida Statutes 713.585 or Florida Statutes 713.78. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917. Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited with the clerk of the court for disposition upon court

order. SALE DATE: FEBRUARY 23 2026, VILLEDA COLLISION BODY SHOP LLC 1315 42ND ST NORTHWEST, WINTER HAVEN FL 33881 (407)451-1108 MV107261 2001 TOYOTA 4T1BG22KX1U069914 \$2341.46, AMERICAN AUTO REPAIR LLC 5601 US HWY 98 NORTH LAKELAND FL 33809 (863)940-9797 MV109213, 2007 CHRY 2C3LK53G87H697215 \$3214.67, ULTIMATE TRANSMISSION II INC DBA AAMCO TRANSMISSIONS 1301 W MEMORIAL BLVD LAKELAND FL 33815 (863)683-7511 MV76436 2001 DODGE 3B7H-C13Y1G766253 \$3619.51, 2014 FORD 1FADP3K27EL443643 \$2480.73 January 30, 2026 26-00138K

## FIRST INSERTION

## NOTICE TO CREDITORS

IN THE TENTH JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION PROBATE FILE NO. 2026CP-000068-A000-BA IN RE: Estate of LINDA ANN BOBOVNYK, Deceased.

The administration of the estate of Linda Ann Bobovnyk, deceased, whose date of death was August 29, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

## FIRST INSERTION

## NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.

53-2026-CP-000145-A000-BA IN RE: ESTATE OF JEFFREY MAYNARD LEETUN, Deceased.

The administration of the Estate of Jeffrey Maynard Leetun, deceased, whose date of death was October 12, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

The Personal Representative has no duty to discover whether any property

## 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 30, 2026.

## Personal Representative:

Jeanne K. Hoza  
6379 Love-Warner Rd.  
Cortland, Ohio 44410

Attorney for Personal Representative:

/s/ William J. Twyford  
William J. Twyford, Esquire  
Florida Bar No. 0782505  
Twyford Law, LLC  
Post Office Box 411  
Winter Haven, Florida 33882  
Tel: (863) 585-5283  
e-mail: wjt@Twyfordlawllc.com  
Jan. 30; Feb. 6, 2026 26-00164K

## FIRST INSERTION

## NOTICE TO CREDITORS

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

File No.

53-2026-CP-000145-A000-BA IN RE: ESTATE OF JEFFREY MAYNARD LEETUN, Deceased.

The administration of the Estate of Jeffrey Maynard Leetun, deceased, whose date of death was October 12, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

The Personal Representative has no duty to discover whether any property

held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, 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 30, 2026.

## Personal Representative:

Robert William Leetun  
8105 Lyside Drive  
Melbourne, Florida 32940

Attorney for Personal Representative:

Carol J. Wallace  
Attorney for Personal Representative  
Elder Law Firm of  
Clements & Wallace PL  
310 East Main Street  
Lakeland, Florida 33801  
Telephone: (863) 687-2287  
Fax: (863) 682-7385  
E-Mail: cwallace@mcléments.com  
2nd E-Mail:  
abauert@mcléments.com  
Jan. 30; Feb. 6, 2026 26-00162K

## FIRST INSERTION

## CYPRESS CREEK RESERVE

## COMMUNITY DEVELOPMENT

## DISTRICT NOTICE OF

## REGULAR MEETING

The Board of Supervisors ("Board") of the Cypress Creek Reserve Community Development District ("District") will hold a regular meeting on February 11, 2026 at 11:00 a.m., at Alberthus Maultsby Community Center, 655 3rd Street North, Lake Alfred, Florida 33850, where the Board may consider any other business that may properly come before it.

The meeting is open to the public and will be conducted in accordance with the provisions of Florida law. The meeting may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda may be obtained by contacting the offices of the District Manager Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010, during normal business hours, or by visiting the District's website, <https://cypresscreekreservecd.net/>.

There may be occasions when one or more Supervisors or staff will participate by telephone. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at the meetings because of a disability or physical impairment should contact the District Office at (561) 571-0010 at least 48 hours prior to the meeting.

If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

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

District Manager

January 30, 2026 26-00172K

## FIRST INSERTION

## NOTICE OF FORECLOSURE SALE

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

CASE NO.: 2025-CA-000280

FREEDOM MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

CASE NO.: 2025-CA-000280

WESTGATE MORTGAGE CORPORATION, Plaintiff, vs.

ELIZABETH RAMOS, et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN

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

## FIRST INSERTION

## NOTICE OF ACTION

IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 532025CC008326

CHARLES COVE HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs.

MIGUEL ANGEL RODRIGUEZ-MOJICA, et al., Defendant(s).

TO: Miguel Angel Rodriguez-Mojica Angie Manuela Perdomo-Manrique

1072 Brooklet Dr.

Davenport FL 33837

YOU ARE NOTIFIED that an action to

foreclose a lien against the following property in Polk County, Florida:

Lot 498, LAKE CHARLES RE-SORT PHASE 2, according to the plat as recorded in Plat Book 189, Pages 4 through 8, of the Public Records of Polk County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on, CARLOS ARIAS, ESQUIRE, Plaintiff's Attorney, whose address is ARIAS BOSINGER, PLLC, 280 W. Canton Avenue, Suite 330, Winter Park, Florida 32789, within in thirty (30) days after the first publication of this notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint for Lien Foreclosure and Monetary Damages.

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

Default Date: Feb. 27, 2026

DATED: JAN 21 2026

Stacy M. Butterfield  
CLERK OF THE COURT  
By: /s/ Asuncion Nieves  
Deputy Clerk

CARLOS ARIAS, ESQUIRE,  
Plaintiff's Attorney,  
ARIAS BOSINGER, PLLC,  
280 W. Canton Avenue, Suite 330,  
Winter Park, Florida 32789  
Jan. 30; Feb. 6, 2026 26-00161K

## FIRST INSERTION

## NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2024CA003625000000

MCLP ASSET COMPANY, INC., Plaintiff, vs.

TARIQ RAMJIT; et al., Defendant(s).

TO: Iesha Saunders

Last Known Residence: 2762 Bella Vista Dr Davenport, FL 33897

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

LOT 495, TIERRA DEL SOL, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 144, PAGES 31 THROUGH 38, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE PITE, LLP, Plaintiff's attorney, at 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444, on or before March 2, 2026, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

Dated on January 23, 2026.

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

ALDRIDGE PITE, LLP,  
Plaintiff's attorney,  
401 W. Linton Blvd. Suite 202-B  
Delray Beach, FL 33444  
1338-250B  
Ref# 14615  
Jan. 30; Feb. 6, 2026 26-00166K

## FIRST INSERTION

## NOTICE OF SALE

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-000639

PAUL REGAN,  
Plaintiff, vs.

7511 LAKE HATCHINEAH, INC., and THE UNKNOWN TENANT, Defendants.

NOTICE IS HEREBY GIVEN that pursuant to the Amended Consent Judgment of Mortgage Foreclosure entered on January 15, 2026 in CASE NO. 2025-CA-000639 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein, the Parties are identified as Plaintiff, PAUL REGAN and Defendants 7511 LAKE HATCHINEAH, INC., and THE UNKNOWN TENANT, that:

The Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash by electronic sale beginning at 10:00 a.m. on April 15, 2026 at: www.polkrealforeclose.com the following described real property as set forth in said Judgment, to wit:

See Attached Legal Description  
Exhibit A - Property Description

Property Address: 7511 Lake Hatchineha Road, Haines City, FL 33844  
APN(s) TaxID(s) of Collateral Real Property:

28-28-18-00000-024010

A PORTION OF A TRACT OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 4461, PAGE 1638, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, BEING IN THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 18, TOWNSHIP 28 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, BEING MORE PARTICULARLY DE-

SCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST CORNER OF A TRACT OF LAND AS DESCRIBED IN SAID OFFICIAL RECORDS BOOK 4461, PAGE 1638; THENCE NORTH 00°20'30" WEST, ALONG SAID 25.00 FOOT OFFSET LINE 330.00 FEET, TO THE POINT OF BEGINNING.

TOGETHER WITH A 25.00 FOOT INGRESS AND EGRESS EASEMENT AS DESCRIBED IN OFFICIAL RECORDS BOOK 4461, PAGE 1638. SUBJECT TO EASEMENTS OF RECORD, IF ANY.

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 WITH THE CLERK 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 26 day of January 2026.

William A. Treco, Esquire  
Teppo Treco

499 NW 70 Avenue, Suite 112  
Plantation, Florida 33317

954-565-3231  
william@teppstreco.com

Florida bar No: 89409  
Jan. 30; Feb. 6, 2026 26-00160K

## 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. 2024CA000341000000

LAKEVIEW LOAN

SERVICING, LLC,

Plaintiff, vs.

JULIANA MARCONDE PEREIRA

A/K/A JULIANA PEREIRA, et al.

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 18, 2025, and entered in 2024CA000341000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and JULIANA MARCONDE PEREIRA A/K/A JULIANA PEREIRA; WINCHESTER ESTATES HOMEOWNERS ASSOCIATION OF POLK COUNTY, 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.polkrealforeclose.com, at 10:00 AM, on February 16, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 54, WINCHESTER ESTATES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 143, PAGES 16 THROUGH 19, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 9202 WIN-

CHESTER ESTATES CT,  
LAKELAND, FL 33810

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

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

Dated this 27 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

Faximile: 561-997-6909

Service Email: fmail@raslg.com

By: /s/ Danielle Salem

Danielle Salem, Esquire

Florida Bar No. 0058248

Communication Email:

dsalem@raslg.com

23-17158 - MaM

Jan. 30; Feb. 6, 2026 26-00165K

record at the meeting.

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

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

District Manager

January 30, 2026 26-00171K



## FIRST INSERTION

## NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 532025CC008326

CHARLES COVE HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs.

MIGUEL ANGEL RODRIGUEZ-MOJICA, et al., Defendant(s).

TO: Miguel Angel Rodriguez-Mojica Angie Manuela Perdomo-Manrique

1072 Brooklet Dr.

Davenport FL 33837

YOU ARE NOTIFIED that an action to

foreclose a lien against the following property in Polk County, Florida:

Lot 498, LAKE CHARLES RE-SORT PHASE 2, according to the plat as recorded in Plat Book 189, Pages 4 through 8, of the Public Records of Polk County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on, CARLOS ARIAS, ESQUIRE, Plaintiff's Attorney, whose address is ARIAS BOSINGER, PLLC, 280 W. Canton Avenue, Suite 330, Winter Park, Florida 32789, within in thirty (30) days after the first publication of this notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint for Lien Foreclosure and Monetary Damages.

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

Default Date: Feb. 27, 2026

DATED: JAN 21 2026

Stacy M. Butterfield  
CLERK OF THE COURT  
By: /s/ Asuncion Nieves  
Deputy Clerk

CARLOS ARIAS, ESQUIRE,  
Plaintiff's Attorney,  
ARIAS BOSINGER, PLLC,  
280 W. Canton Avenue, Suite 330,  
Winter Park, Florida 32789  
Jan. 30; Feb. 6, 2026 26-00161K

## FIRST INSERTION

## NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DIVISION

File No.

53-2025-CP-004347-A000-BA

Division 14

IN RE: ESTATE OF</



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

**A** 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.

**Q** **Are internet-only legal notices sufficient?**

**A** No. While the internet is clearly a useful resource, websites should not be used as the sole source of a legal notice.

Websites, whether controlled by a government body or a private firm, are not independent, archived, readily available or independently verified.

Newspaper legal notices fulfill all of those standards.

**Q** **How much do legal notices cost?**

**A** The price for notices in the printed newspaper must include all costs for publishing the ad in print, on the newspaper's website and to [www.floridapublicnotices.com](http://www.floridapublicnotices.com).

The public is well-served by notices published in a community newspaper.

**Q** **Who benefits from legal notices?**

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

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

**Q** **What is a public notice?**

**A** A public notice is information intended to inform citizens of government activities. The notice should be published in a forum independent of the government, readily available to the public, capable of being securely archived and verified by authenticity.

The West Orange Times carries public notices in Orange County, Florida.

**FIRST INSERTION**

**NOTICE OF SALE**

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2019CA003908000000 UNITED STATES OF AMERICA ACTING THROUGH RURAL HOUSING SERVICE OR SUCCESSION AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE Plaintiff, v. KENYA DAVIS A/K/A KENYA DESHAWN DAVIS A/K/A KENYA JONES; UNKNOWN SPOUSE OF KENYA DAVIS A/K/A KENYA DESHAWN DAVIS A/K/A KENYA JONES; UNKNOWN TENANT 1; UNKNOWN TENANT 2; KENYA A DAVIS-TINSLEY; Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on January 16, 2026, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOT 73 OF GANDY GROVE ESTATES PHASE 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 96, PAGE 28 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 820 AUSTIN CIRCLE, BARTOW, FL 33830-8601

at public sale, to the highest and best bidder, for cash, online at [www.polkrealforeclose.com](http://www.polkrealforeclose.com), on February 20, 2026 beginning at 10:00 AM.

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 at St. Petersburg, Florida this 26 day of January, 2026.

eXL Legal, PLLC  
Designated Email Address:  
[efiling@exllegal.com](mailto:efiling@exllegal.com)  
12425 28th Street North, Suite 200  
St. Petersburg, FL 33716  
Telephone No. (727) 536-4911  
Attorney for the Plaintiff  
*/s/* Peter E. Lanning  
Peter E. Lanning  
FL Bar: 562221  
1000004341  
Jan. 30; Feb. 6, 2026 26-00159K

**FIRST INSERTION**

**NOTICE OF PUBLIC SALE**

Notice is hereby given that on 02/13/2026, at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 2003 NOBI mobile home bearing vehicle identification numbers N811129A and N811129B and all personal items located inside the mobile home. Last Tenant: Migdalia Gonzalez Garcia. Sale to be held at: GCP Kings Pointe, LLC, 100 Winterdale Drive, Lake Alfred, Florida 33850, (863) 956-1503.

Jan. 30; Feb. 6, 2026 26-00169K

**OFFICIAL COURTHOUSE WEBSITES**

11:23 AM 

**MANATEE COUNTY** [manateeclerk.com](http://manateeclerk.com)

**SARASOTA COUNTY** [sarasotaclerk.com](http://sarasotaclerk.com)

**CHARLOTTE COUNTY** [charlotteclerk.com](http://charlotteclerk.com)

**LEE COUNTY** [leeclerk.org](http://leeclerk.org)

**COLLIER COUNTY** [collierclerk.com](http://collierclerk.com)

**HILLSBOROUGH COUNTY** [hillsclerk.com](http://hillsclerk.com)

**PASCO COUNTY** [pascoclerk.com](http://pascoclerk.com)

**PINELLAS COUNTY** [mynpinellasclerk.gov](http://mynpinellasclerk.gov)

**POLK COUNTY** [polkcountyclerk.net](http://polkcountyclerk.net)

**ORANGE COUNTY** [myorangeclerk.com](http://myorangeclerk.com)

LV18237-V39

LV20901-S

## SUBSEQUENT INSERTIONS

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

## SECOND 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

## 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. 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 Alasia 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) 618-6955  
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

HOW TO PUBLISH  
YOUR  
LEGAL NOTICE  
IN THE  
BUSINESS OBSERVER

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

OR E-MAIL:  
legal@businessobserverfl.com

Business  
Observer

## FIRST INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
CASE NO.  
532025CA004515A000BA

MIDFIRST BANK

Plaintiff, v.  
VERONICA KELLY, ET AL.

Defendants.

TO: STEPHEN ANDREW KELLY,  
Current residence unknown, but whose  
last known address was:  
303 DINNER LAKE CT,  
LAKE WALES, FL 33859-2112  
AND  
VERONICA KELLY,  
Current residence unknown, but whose  
last known address was:  
303 DINNER LAKE CT,  
LAKE WALES, FL 33859-2112

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

LOT 29, DINNER LAKE  
SOUTH, ACCORDING TO  
THE PLAT OR MAP THEREOF,  
AS RECORDED IN PLAT  
BOOK 166, PAGES 19 AND 20,  
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 eXL Legal,  
PLLC, Plaintiff's attorney, whose  
address is 12425 28th Street North, Suite  
200, St. Petersburg, FL 33716,  
on or before March 2, 2026 or within  
thirty (30) days after the first publication  
of this Notice of Action, and file the  
original with the Clerk of this Court at  
P.O. Box 9000, Drawer CC-2, Bartow,  
FL 33831-9000, either before service  
on Plaintiff's attorney or immediately  
thereafter; otherwise, a default will be  
entered against you for the relief de-  
manded in the complaint 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 Adminis-  
trator, 255 N. Broadway Avenue, Bartow,  
Florida 33830, (863) 534-4686,  
at least 7 days before your scheduled  
court appearance, or immediately upon  
receiving this notification if the time  
before the scheduled appearance is less  
than 7 days; if you are hearing or voice  
impaired, call 711.

WITNESS my hand and seal of the  
Court on this 22 day of Jan., 2026.

Stacy M. Butterfield  
Clerk of the Circuit Court  
(SEAL) By: A. Nieves  
Deputy Clerk  
eXL Legal, PLLC,  
Plaintiff's attorney,  
12425 28th Street North, Suite 200,  
St. Petersburg, FL 33716  
1000011138  
Jan. 30; Feb. 6, 2026 26-00145K

## FIRST INSERTION

NOTICE OF QUALIFYING PERIOD  
FOR CANDIDATES FOR THE  
BOARD OF SUPERVISORS OF  
THE CITY CENTER COMMUNITY  
DEVELOPMENT DISTRICT

Notice is hereby given that the qualifying period for candidates for the office of Supervisor of the City Center Community Development District will commence at noon on June 8, 2026, and close at noon on June 12, 2026. Candidates must qualify for the office of Supervisor with the Polk County Supervisor of Elections. Operations Center located at 70 Florida Citrus Blvd., Winter Haven, FL 33880, Phone (863) 534-5888. All candidates shall qualify for individual seats in accordance with Section 99.061, Florida Statutes, and must also be a "qualified elector" of the District, as defined in Chapter 2004-461, Laws of Florida. A "qualified elector" is any person at least 18 years of age who is a citizen of the United States, a legal resident of the State of Florida and of the District, and who is registered to vote with the Polk County Supervisor of Elections. Campaigns shall be conducted in accordance with Chapter 106, Florida Statutes.

The City Center Community Development District has two (2) seats up for election, specifically Seats 3 and 5, each carrying a four-year term of office. Elections are nonpartisan and will be held at the same time as the general election on November 3, 2026, and in the manner prescribed by law for general elections.

For additional information, please contact the Polk County Supervisor of Elections.

January 30, 2026 26-00135K

HOW TO PUBLISH YOUR LEGAL NOTICE  
IN THE BUSINESS OBSERVER

CALL 941-906-9386

and select the appropriate County  
name from the menu option

OR E-MAIL:

legal@businessobserverfl.com

Business  
Observer

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

## FIRST INSERTION

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

CIVIL DIVISION

CASE NO. 2025CA000845000000

NEWREZ LLC D/B/A

SHELLPOINT MORTGAGE

SERVICING,

Plaintiff, vs.

JUSTINO PEREZ RODRIGUEZ;

ELIZABETH FERRER CRESPO;

HIGHLAND MEADOWS 6

HOMEOWNERS ASSOCIATION,

INC.; UNKNOWN TENANT NO.

1; UNKNOWN TENANT NO. 2;

and ALL UNKNOWN PARTIES

CLAIMING INTERESTS BY,

THROUGH, UNDER OR AGAINST

A NAMED DEFENDANT TO

THIS ACTION, OR HAVING OR

CLAIMING TO HAVE ANY RIGHT,

TITLE OR INTEREST IN THE

PROPERTY HEREIN DESCRIBED,

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated January 5, 2026, and entered in Case No. 2025CA000845000000 of the Circuit Court in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is Plaintiff and JUSTINO PEREZ RODRIGUEZ; ELIZABETH FERRER CRESPO; HIGHLAND MEADOWS 6 HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polkrealforeclose.com, 10:00 a.m., on Feb-

ruary 19, 2026, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 13, RESERVE AT HIGH-  
LAND MEADOWS, ACCORD-  
ING TO THE MAP OR PLAT  
THEREOF, AS RECORDED IN  
PLAT BOOK 164, PAGE 41, OF  
THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN IN-  
TEREST IN THE SURPLUS FROM  
THE SALE, IF ANY, OTHER THAN  
THE PROPERTY OWNER AS OF

THE DATE OF THE LIS PENDENS

MUST FILE A CLAIM BEFORE THE

CLERK REPORTS THE SURPLUS

AS UNCLAIMED. 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 Adminis-  
trator, 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 21, 2026.

By: /s/ Sheena M. Diaz

Sheena M. Diaz

Florida Bar No.: 97907

Roy Diaz, Attorney of Record

Florida Bar No. 767700

Diaz Anselmo & Associates, P.A.

Attorneys for Plaintiff

499 NW 70th Ave., Suite 309

Fort Lauderdale, FL 33317

Telephone: (954) 564-0071

Faximile: (954) 564-9252

Service E-mail: answers@dallegal.com

1496-214948 / TM1

Jan. 30; Feb. 6, 2026 26-00130K

## FIRST INSERTION

## NOTICE OF SALE

## PURSUANT TO CHAPTER 45

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

CIVIL DIVISION

CASE NO.

532024CA002790000000

CITIBANK, N.A. AS TRUSTEE

FOR EFMT 2022-4 MORTGAGE

PASS THROUGH CERTIFICATES,

SERIES 2022-4,

Plaintiff, vs.

FREEDOM FLIPPING ACADEMY,

LLC; UNKNOWN TENANT NO.

1; UNKNOWN TENANT NO. 2;

and ALL UNKNOWN PARTIES

CLAIMING INTERESTS BY,

THROUGH, UNDER OR AGAINST

A NAMED DEFENDANT TO

THIS ACTION, OR HAVING OR

CLAIMING TO HAVE ANY RIGHT,

TITLE OR INTEREST IN THE

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

## SECOND 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 writ-

ten 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

## SECOND 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.reaforeclose.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

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE 10TH 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. Tomason, 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

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

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 Com-

munity Property Rights at Death Act

as described in ss. 732.216-732.228,

Florida Statutes, applies, or may apply,

unless a written demand is made by a

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 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 writ-

ten 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

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate 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 Com-

munity Property Rights at Death Act

as described in ss. 732.216-732.228,

Florida Statutes, applies, or may apply,

unless a written demand is made by a

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 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 writ-

ten 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

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate 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 Com-

munity Property Rights at Death Act

as described in ss. 732.216-732.228,

Florida Statutes, applies, or may apply,

unless a written demand is made by a

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 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 writ-

ten 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

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate 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.

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

## SECOND 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 4P  
Brooklyn, New York 11249  
Leonari Janette Jones  
200 East 131st St, Apt 21  
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

## SECOND 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  
Decedent.

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.

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO. 2025-CP-3317  
IN RE: ESTATE OF

ORUS ASHBY BERKLEY  
Decedent.

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.

## SECOND 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

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

## SECOND 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, 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

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

**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.

VG 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 Driscoll, Esquire, Brock & Scott, PLLC,

January 23, 30, 2026

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

Oversreet Law, P.A.

100 Church Street

Kissimmee, Florida 34741

Telephone: (407) 847-5151

E-Mail: edolhon@kisslawyer.com

Secondary E-Mail:

grodriiguez@kisslawyer.com

January 23, 30, 2026

26-00104K

## SECOND INSERTION

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

Case No. 532025CA004038A000BA

Freedom Mortgage Corporation Plaintiff, vs.

VG 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 Driscoll, Esquire, Brock & Scott, PLLC,

January 23, 30, 2026

## SECOND INSERTION

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

CASE NO. 2020CA000390000000

PENNYSMAC 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.polkrealforeclose.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

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

January 23, 30, 2026

26-00099K

## SECOND INSERTION

**Notice Of Public Sale**  
The following personal property of: Ernest O'Neill Lopez Perez and Rose Mary Santiago Rosado will on February 17, 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 GDOC-FL398310129 , TITLE 2070801 And all other personal property located therein Prepared by Tracy McDuffie, 4111 W Cypress St, Tampa, FL 33607, January 23, 30, 2026

26-00126K

## SECOND INSERTION

The administration of the estate of ROSHLEIGH RAWLE BUCK, deceased, whose date of death was May 21, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division; File Number 2025CP002427A000BA; the address of which is 255 N. Broadway Ave, Bartow, FL 33830-3912. The names and addresses of the personal representative(s) and the personal representative(s)' attorney are set forth below.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

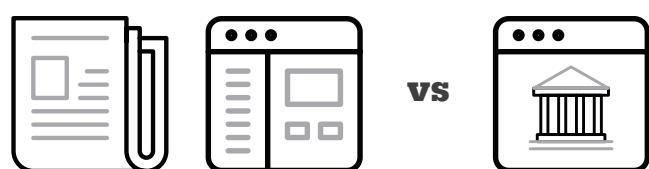
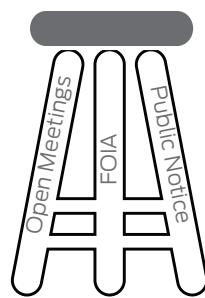
Personal Representative:

Kamala Buck.

Address: 14707 S. Dixie

# Why Public Notice Should Remain in Newspapers

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



This is not about "newspapers vs the internet".

## It's newspapers and newspaper websites vs government websites

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



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

## prevent government officials from hiding information

they would prefer the public not to see

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

### essential elements of public notice:

- Accessibility**
- Independence**
- Verifiability**
- Archivability**

**Publishing notices on the internet is neither cheap nor free**



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



## Types Of Public Notices

### Citizen Participation Notices

Government Meetings and Hearings	Land and Water Use
Meeting Minutes or Summaries	Creation of Special Tax Districts
Agency Proposals	School District Reports
Proposed Budgets and Tax Rates	Zoning, Annexation and Land Use Changes

### Commercial Notices

Unclaimed Property, Banks or Governments
Delinquent Tax Lists, Tax Deed Sales
Government Property Sales
Permit and License Applications

### Court Notices

Mortgage Foreclosures
Name Changes
Probate Rulings
Divorces and Adoptions
Orders to Appear in Court

## Stay Informed, It's Your Right to Know.

For legal notice listings go to: [Legals.BusinessObserverFL.com](http://Legals.BusinessObserverFL.com)

To publish your legal notice call: 941-906-9386 or [Legal@BusinessObserverFL.com](mailto:Legal@BusinessObserverFL.com)