

## POLK COUNTY LEGAL NOTICES

### --- PUBLIC SALES ---

**FIRST INSERTION**  
**NOTICE OF PUBLIC SALE**  
Notice is hereby given that on 03/06/2026 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1970 BROAD mobile home bearing vehicle identification number 16K9R2S2583 and all personal items located inside the mobile home. Last Tenant: William Edward Sammauro and Rosemary Ann Sammauro. Sale to be held at: Bonny Shores Mobile Home Park, 164 Bonny Shores Drive, Lakeland, Florida 33801, 863-397-7699.  
February 20, 27, 2026 26-00290K

**FIRST INSERTION**  
**Fictitious Name Notice**  
Notice is hereby given that DVMarie Services LLC, desiring to engage in business under the fictitious name, Integrated Living Therapy Services, located at 5235 Ariva Drive #204 Lakeland, Florida 33812, intends to register said name in Polk County with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
February 20, 2026 26-00291K

**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 Reserve at Atlantica located at 1305 Farkleberry Lane 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 12th day of February, 2026  
ICG Sovereign at  
Town Center Phase II LLC  
Ryan McCain  
February 20, 2026 26-00292K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 532025CP001263A000BA**  
**IN RE: THE ESTATE OF: DIANE MARIE CARTER-WILKS**  
**Deceased.**  
The administration of the estate of DIANE MARIE CARTER-WILKS, deceased, whose date of death was January 14, 2025, is pending in the Circuit Court of Polk County, Florida Probate Division, the address of which is P.O. Box 9000, Drawer #CC-4, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against the 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 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.

**FIRST INSERTION**  
**Notice to Creditors**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**Case No. 53-2025-CP-004121-A000-BA**  
**In re Estate of JEFFREY A. FREEMAN, Deceased.**  
The administration of the Estate of Jeffrey A. Freeman, 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 Ave., Bartow, Florida 33830. The names and addresses of the Personal Representatives 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 Representatives has no duty to discover whether any property held at the time of the decedent's death

**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: D & D TRANSMISSION & GENERAL REPAIR INC 2602 AVE G NW, WINTER HAVEN FL 33880 (863)295-9333 MV53333 2010 DODGE 1B3CC5FBOAN151677 \$745.00, 2014 GMC 1GKKR5KD6EJ150548 \$745.00, 2019 CHEV 1G1FB1RX6K0121315 \$6551.20, 2009 VOLK WVVWML73C59E542217 \$4,922.38, JAIMES COLLISION CENTER INC 2801 US HWY 17-92 W HAINES CITY FL 33844 (863)420-7199 MV51160, 2018 RAM 1C6GRR7T7J5168632 \$2296.02, SKY'S AUTO COLLISION LLC 1914 COUNTY RD 574 N DAVENPORT FL 33815 (863)438-2015 MV11269 2021 TOYOTA 4T1G1AK4MU570286 \$3454.36, STEWART AUTO REPAIR INC 1990 42ND ST NW WINTER HAVEN FL 33881 (863)965-2526 MV34361, 2015 JEEP 1C4RFBG5FC716224 \$11,948.02, TOOGLE INDUSTRIES LLC DBA THOMPSONS AUTO CLINIC 127 N LAKE PARKER AVE LAKELAND FL 33801 (863)688-8975 MV103108, 2012 MINC WMWZC3C54CWM26862 \$4795.29, 2006 BMW WBSBR93486PK10789 \$15,332.28  
February 20, 2026 26-00319K

**FIRST INSERTION**  
All other creditors of this decedent and other 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 NOT FILED WITHIN THE TIME PERIODS SET FORTH IN THE FLORIDA STATUTES WILL BE FOREVER BARRED.  
NOT WITHSTANDING 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 February 20, 2026.  
**Personal Representative:**  
**Lisa Marie Carter**  
2 Amesbury Rd  
Kensington, NH 03833  
Attorney for Personal Representative:  
WESLEY T. MATHIEU, ESQ.  
sklawyers, pllc  
1314 Cape Coral Pkwy E. Ste. 320  
Cape Coral, FL 33904  
Telephone: (239) 772-1993  
Email: wmathieu@sklawyers.net  
Florida Bar No. 116222  
February 20, 27, 2026 26-00285K

**FIRST INSERTION**  
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 February 20, 2026.  
**Personal Representatives:**  
**SHERIA A. KING**  
110 Apache St.  
Norwich, CT 06360  
-and-  
**JEFFREY A. FREEMAN, JR.**  
2 Avery Hill Rd.  
Ledyard, CT 06339  
Attorney for Personal Representatives:  
KEIFER M. EXUM  
Florida Bar No. 1025388  
Elder Law Firm of  
Clements & Wallace, PL  
310 E Main St  
Lakeland, FL 33801  
Ph: (863) 687-2287  
Eml: kexum@cmlements.com  
2nd Eml: abauert@cmlements.com  
February 20, 27, 2026 26-00284K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 532025CP003792A000BA**  
**IN RE: ESTATE OF JOHN FRANCIS GRACY, JR. a/k/a JOHN F. GRACY, JR. a/k/a JOHN F. GRACY Deceased.**  
The administration of the estate of JOHN FRANCIS GRACY, JR., deceased, whose date of death was August 19, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., CC-4, 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

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2025CP004269**  
**IN RE: ESTATE OF NEIL MARKHAM GOODE, a/k/a Neil M. Goode, a/k/a Neil Goode, Deceased.**  
The administration of the estate of Neil Markham Goode, deceased, whose date of death was May 2, 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.  
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

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE TENTH CIRCUIT COURT IN AND FOR POLK COUNTY, STATE OF FLORIDA  
PROBATE TRUST DIVISION  
**FILE NO: FILE NO: 24-CP-003322**  
**IN RE: ESTATE OF ANDREW JOSEPH BROSE, IV, Deceased.**  
The administration of the Estate of ANDREW JOSEPH BROSE, IV, deceased, whose date of death was April 15, 2025, File Number 532024CP003322, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is Clerk of Court, PO Box 9000, Drawer CC-4, Bartow, FL 33831.  
The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's Estate on whom a copy of this notice has been served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR

**FIRST INSERTION**  
**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 February 20, 2026.  
**Personal Representative:**  
**JOHN FRANCIS GRACY, III**  
4802 51st Street West, Unit 1707  
Bradenton, Florida 33897  
Attorney for Personal Representative:  
THOMAS C. WALSER, ESQ.  
E-mail address: twalsers@walserlaw.com, info@walserlaw.com  
Florida Bar No. 381578  
WALSER LAW FIRM  
4800 N Federal Hwy, Bidg D Ste 108  
Boca Raton, Florida 33431  
Telephone: (561) 750-1040  
February 20, 27, 2026 26-00306K

**FIRST INSERTION**  
may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is February 20, 2026.  
**Personal Representative:**  
**Theresa Jo Bouchey-Masucci**  
1212 Ariana Village Blvd.  
Lakeland, FL 33803  
Attorney for Personal Representative:  
Cyrus Malhotra  
Florida Bar No. 0022751  
THE MALHOTRA LAW FIRM P.A.  
3903 Northdale Blvd., Suite 100E  
Tampa, FL 33624  
Telephone: (813) 902-2119  
Fax Number: (727)290-4044  
Email: filings@flprobatesolutions.com  
Secondary: cortney@flprobatesolutions.com  
February 20, 27, 2026 26-00304K

**FIRST INSERTION**  
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 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 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 the 20 day of February, 2026.  
**LISA TAYLOR**  
**Personal Representative**  
Gerald L. Hemness, Jr., Esq.  
Counsel for Personal Representative  
Florida Bar # 67695  
100 Ashley Dr. South, Ste. 664  
Tampa, FL 33602-5300  
(813) 324-8320  
gerald@hemness.com  
February 20, 27, 2026 26-00307K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 25-CP-003566**  
**Division PROBATE**  
**IN RE: ESTATE OF CLAUDE E. CHILCOTT Deceased.**  
The administration of the estate of CLAUDE E. CHILCOTT, deceased, whose date of death was July 20, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E Parker St, Lakeland, FL 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES

**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 Bahama Bay Lodging Company, located at 8955 E Pinnacle Peak Rd., Suite 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  
February 20, 2026 26-00293K

**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 Foresight@Work located at 105 Canterbury Dr 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 15th day of February, 2026  
Pennyweight Enterprises  
February 20, 2026 26-00320K

**Q&A**  
**What is a public notice?**  
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.

**FIRST INSERTION**  
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 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 February 20, 2026.  
**Personal Representative:**  
**Clark E. Chilcott**  
19421 Cromwell Court, Apt. 101  
Fort Myers, FL 33912  
Attorney for Personal Representative:  
Tasha A. Warnock, Esq.  
Attorney for Personal Representative  
Florida Bar Number: 116474  
The Warnock Law Group  
6843 Porto Fino Circle  
Fort Myers, FL 33912  
Telephone: (239) 437-1197  
Fax: (239) 437-1196  
E-Mail: service@warnocklawgroup.com  
Secondary E-Mail: twarnock@warnocklawgroup.com  
February 20, 27, 2026 26-00305K

**FIRST INSERTION**  
**Fictitious Name Notice**  
Notice is hereby given that Cellar Collective LLC, desiring to engage in business under the fictitious name of Cellar Collective located at 4070 S. Pipkin Road, Suite 1, Lakeland, FL 33811 intends to register the said name in Polk County with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
February 20, 2026 26-00322K

**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

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

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
Case No. 2026CP000096A000BA  
Division: Probate  
IN RE: ESTATE OF  
JAMES R. SPERRING, SR.  
Deceased.

The administration of the Estate of James R. Sperring, Sr., deceased, whose date of death was November 14, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway, Bartow, FL 33830. The names and addresses of the personal 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 sur-

viving 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 February 20, 2026.

**Personal Representative:**  
**Gloria June Sperring a/k/a**  
**Gloria June Goodwin Sperring**  
214 Hollingshead Loop  
Davenport, FL 33896

Attorney for Personal Representative:  
Linda M. Schultz, Esq.  
Florida Bar No. 1008259  
Daniel Medina, B.C.S.

Florida Bar No. 0027553  
MEDINA LAW GROUP, P.A.  
425 South Florida Avenue, Suite 101  
Lakeland, FL 33801

Telephone: 863-682-9730  
Fax: 863-616-9754

E-Mail: linda@medinapa.com;  
dan@medinapa.com

Secondary E-Mail:  
sam@medinapa.com

February 20, 27, 2026 26-00315K

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY,  
FLORIDA  
PROBATE DIVISION  
File No.: 2026-CP-000294  
Division: Probate  
IN RE: ESTATE OF  
TED W. GLEAVE  
Deceased.

The administration of the estate of Ted W. Gleave, deceased, whose date of death was June 15, 1925, 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. 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 February 20, 2026.

**Personal Representative:**  
**Karen Gleave**

2831 Shell Road  
Lake Wales, Florida 33859

Attorney for Personal Representative:  
SOUTHERN ATLANTIC  
LAW GROUP, PLLC  
Stephen H. Bates Esq.  
Florida Bar No.: 58197  
290 1st Street S.

Winter Haven, Florida 33880

Telephone: (863) 656-6672

Faxsimile: (863) 301-4500

Email Addresses:  
Stephen@southernatlanticlaw.com

Sandy@southernatlanticlaw.com

pleadings@southernatlanticlaw.com

February 20, 26, 2026 26-00323K

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 532026CP000079A000BA  
IN RE: ESTATE OF  
PATRICIA ANN BENNER  
Deceased.

The administration of the estate of Patricia Ann Benner, deceased, whose date of death was March 17, 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 February 20, 2026.

**Personal Representative:**  
**Kiyrta Ellis**

777 N. Orange Ave., Apt. 700  
Orlando, Florida 32801

Attorney for Personal Representative:

/s/ Desiree Sanchez

Desiree Sanchez

Florida Bar Number: 10082

SANCHEZ LAW GROUP PA

605 E. Robinson Street,  
Suite 650

Orlando, FL 32801

Telephone: (407) 500-4444

Fax: (407) 236-0444

E-Mail: desiree@sanchezlaw.com

Secondary E-Mail:  
info@sanchezlaw.com

Attorney for Personal Representative

February 20, 27, 2026 26-00317K

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No.  
53-2026-CP-000175-A000-BA  
IN RE: ESTATE OF  
BRENDA JO WATSON  
Deceased.

The administration of the estate of Brenda Jo Watson, deceased, whose date of death was September 9, 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 February 20, 2026.

**Personal Representative:**  
**Sandi Tomlin-Sutker**

120 Locust Street  
Marshall, North Carolina 28753

Attorney for Personal Representative:

Mark G. Turner, Esquire

Florida Bar Number: 74929

Straughn & Turner, P.A.

Post Office Box 2295

Winter Haven, Florida 33883-2295

Telephone: (863) 293-1184

Fax: (863) 293-3051

E-Mail: mturner@straughtnturner.com

Secondary E-Mail:  
ahall@straughtnturner.com

February 20, 27, 2026 26-00316K

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2026-CP-000221-A000-BA  
IN RE: ESTATE OF  
MARGY ANN SCARL,  
Deceased.

The administration of the Estate of Margy Ann Scarl, 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 Broadway Ave. N., 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 February 20, 2026.

**Personal Representative:**  
**Camden Jean Bouschard**

1644 W. Socrum Loop Rd.  
Lakeland, FL 33810

Attorney for Personal Representative:

Carol J. Wallace

Attorney for Personal Representative

Florida Bar Number: 71059

Elder Law Firm of

Clements & Wallace PL

310 East Main Street

Lakeland, FL 33801

Telephone: (863) 687-2287

Fax: (863) 682-7385

E-Mail: cwallace@mclements.com

Secondary E-Mail:  
abaustert@mclements.com

February 20, 27, 2026 26-00313K

FIRST INSERTION  
**NOTICE OF RULEMAKING REGARDING THE RULES OF  
PROCEDURE OF THE THE GARDNER TRAILS  
COMMUNITY DEVELOPMENT DISTRICT**

A public hearing will be conducted by the Board of Supervisors of The Gardner Trails Community Development District (the "District") on April 1, 2026 at 10:00 a.m., at Lake Alfred Public Library, 245 N. Seminole Avenue, Lake Alfred, Florida 33850.

In accordance with Chapters 120 and 190, Florida Statutes, and in connection with its anticipated ownership and operation of certain District facilities and improvements (hereinafter collectively referred to as the "Amenities"), the District hereby gives the public notice of its intent to: (1) adopt its proposed Rules of Procedure, Rule No. 1; (2) establish rates, fees, and charges imposed on residents and non-residents utilizing the District's Amenities (collectively, the "Amenity Rates"), Rule No. 2 and (3) adopt rules establishing consequences for those who violate the District's Amenities Rules (the "Disciplinary Rule"), Rule No. 3, to govern the operation of the District. Prior notice of rule development was published in the Business Observer of Polk County on Friday, February 13, 2026.

The purpose and effect of the proposed Rules of Procedure is to provide for efficient and effective District operations and to ensure compliance with recent changes to Florida law. The Rules of Procedure may address topics such as the Board of Supervisors, officers and voting, district offices, public information and inspection of records, policies, public meetings, hearings and workshops, rulemaking proceedings and competitive purchase including procedure under the Consultants Competitive Negotiation Act, procedure regarding auditor selection, purchase of insurance, pre-qualification, construction contracts, goods, supplies and materials, maintenance services, contractual services and protests with respect to proceedings, as well as any other area of the general operation of the District.

Specific legal authority for the adoption of the proposed Amended and Restated Rules of Procedure includes Sections 190.011(5), 190.011(15) and 190.035, Florida Statutes (2025). The specific laws implemented in the Amended and Restated Rules of Procedure include, but are not limited to, Sections 112.08, 112.3143, 112.3144, 112.3145, 119.07, 119.0701, 120.54, 189.053, 189.069(2)(a)(15), 190.006, 190.007, 190.008, 190.011(3), 190.011(5), 190.011(15), 190.033, 190.035, 218.33, 218.391, 255.05, 255.0518, 255.0992, 255.0525, 255.20, 286.0105, 286.011, 286.0113, 286.0114, 287.017, 287.055, and 287.084, Florida Statutes (2025).

The purpose and effect of the Amenity Rates and Disciplinary Rule is to provide for efficient and effective District operations of the District's Amenities and other properties by setting policies and fees relevant to implementation of the provisions of Section 190.035, Florida Statutes. General legal authority for the District to adopt the proposed Amenity Rates include Chapters 120 and 190, Florida Statutes (2025), as amended, and specific legal authority includes Sections 190.035(2), 190.011(5), 190.012(3), 190.035, 190.041, 120.54, 120.69 and 120.81, Florida Statutes (2025), as amended. The proposed Amenity Rates include:

Fee	Proposed
Non-Resident Annual User Fee	\$2,500.00 - \$4,000.00
Lost Access Card Replacement	\$25.00 - 50.00
Amenity Facilities Rental Deposit / Fee	Refundable Deposit \$250 Non-refundable rental fee \$0 - \$500
Returned Check/ Insufficient Funds Fee	\$50.00
Administrative Reimbursement	Up to \$500.00

The proposed Disciplinary Rules and rates, fees and charges associated therewith may be adjusted at the public hearing pursuant to discussion by the Board of Supervisors and public comment. The proposed Disciplinary Rules address use of access cards, provide for the suspension and termination of amenity access, provide for an administrative reimbursement of up to Five Hundred Dollars (\$500.00), provide for property damage reimbursement, provide authority for certain District staff to remove persons from the amenities, provide for hearings and appeal, and provide for other legal remedies. Specific legal authority for the rule includes Sections 190.035 (2), 190.011 (5) and 120.54, Florida Statutes.

A copy of the proposed Rules of Procedure, Amenity Rates, and Disciplinary Rule may be obtained by contacting the District Manager's Office, c/o Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619, (813) 344-4844, jgreenwood@gms-tampa.com.

Any person who wishes to provide the District with a proposal for a lower cost regulatory alternative as provided by Section 120.54(1), Florida Statutes, must do so in writing within twenty-one (21) days after publication of this notice to the District Manager's Office.

This public hearing may be continued to a date, time, and place to be specified on the record at the hearing without additional notice. If anyone chooses to appeal any decision of the Board with respect to any matter considered at a public hearing, such person will need a record of the proceedings and should accordingly ensure that a verbatim record of the proceedings is made which includes the testimony and evidence upon which such appeal is to be based. At the hearing, staff or Supervisors may participate in the public hearing by speaker telephone.

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Manager's Office at least three (3) business days prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8771 or 1-800-955-8770 for aid in contacting the District Office.

Jason Greenwood, District Manager

The Gardner Trails Community Development District

February 20, 2026

26-00288K

## FIRST INSERTION

TS No: 144099-FL APN: 242821-239700-005140 NOTICE OF DEFAULT AND FORECLOSURE SALE WHEREAS, on 3/8/2010, a certain Mortgage Deed of Trust was executed by FIDELA RODRIGUEZ, AN UNMARRIED WOMAN as trustor in favor of BANK OF AMERICA, N.A. as beneficiary, and was recorded on 3/22/2010, as Instrument No. 2010044377, in Book 08098, Page 2046-2056, 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 6/15/2018, recorded on 8/1/2018, as instrument number 2018163620, book 10567, page 0666-0667, 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 2/6/2026 is \$79,716.12; 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, recorded on 1/09/2026 as Instrument No. 2026006664, notice is hereby given that on 3/26/2026 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: LOT 14, BLOCK E, MEADOWLAWN UNIT NUMBER TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 42, PAGE 48 PUBLIC RECORDS OF POLK COUNTY, FLORIDA BEING THE SAME PARCEL CONVEYED TO FLEDELA RODRIGUEZ, AN UNMARRIED WOMAN FROM DARLENE C. MEYER AND ROBERT E. MEYER JR., HER HUSBAND, BY VIRTUE OF A DEED DATED 8/23/2006, RECORDED 9/1/2006, IN DEED BOOK 06950, PAGE 0477 COUNTY OF POLK, STATE OF FLORIDA. Commonly known as: 722 BELAIR AVE, LAKELAND, FL 33801 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 \$82,956.16. 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 \$8,295.62. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$8,295.62 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 cashier's 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 mortgage 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: 02/06/26 ALDRIDGE PITE, LLP Foreclosure Commissioner By: Anhara Verdusco Title: Foreclosure Assistant 5300 West Atlantic Avenue, Suite 303 Delray Beach, FL 33484 Phone: (858) 750-7777 Fax No: (858) 412-2705 TS Number: 144099-FL Feb. 20, 27; Mar. 6, 2026

26-00286K

**PUBLISH YOUR LEGAL NOTICE**

Call 941-906-9386

and select the appropriate County name from the menu option

or email legal@businessobserverfl.com

FLORIDA'S NEWSPAPER FOR THE C-SUITE  
**Business Observer**  
IV2026.028

--- PUBLIC SALES ---

FIRST INSERTION

**NOTICE OF PUBLIC HEARING TO CONSIDER IMPOSITION OF SPECIAL ASSESSMENTS PURSUANT TO SECTION 170.07, FLORIDA STATUTES, BY THE GARDNER TRAILS COMMUNITY DEVELOPMENT DISTRICT  
NOTICE OF PUBLIC HEARING TO CONSIDER ADOPTION OF ASSESSMENT ROLL PURSUANT TO SECTION 197.3632(4)(b), FLORIDA STATUTES, BY THE GARDNER TRAILS COMMUNITY DEVELOPMENT DISTRICT**

The Board of Supervisors ("Board") of The Gardner Trails Community Development District ("District") will hold a public hearing on April 1, 2026, at 10:00 a.m. EST at the Lake Alfred Public Library, 245 N. Seminole Avenue, Lake Alfred, Florida 33850, to consider the adoption of an assessment roll, the imposition of special assessments to secure proposed bonds on benefited lands within the District, a depiction of which lands is shown below, and to provide for the levy, collection and enforcement of the special assessments. The streets and areas to be improved are geographically depicted below and in the Gardner Trails Community Development District Master Engineer's Report, dated February 4, 2026, as may be further amended (the master project described therein, the "CIP"). The public hearing is being conducted pursuant to Chapters 170, 190 and 197, Florida Statutes. A description of the property to be assessed and the amount to be assessed to each piece or parcel of property, including the preliminary assessment roll, may be inspected at the office of the District Manager located at c/o Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619, (813) 344-4844 ("District Manager's Office"), during regular business hours.

The District is a unit of special-purpose local government created pursuant to Chapter 190, Florida Statutes, and is authorized to provide infrastructure improvements for lands within the District. The infrastructure improvements expected to be funded by the District ("Improvements") are described in the CIP, and are currently expected to include, but are not limited to, roadways, stormwater management systems, water and wastewater utilities, hardscape, landscape and irrigation, amenities, and other improvements, all as more specifically described in the CIP, on file and available during normal business hours at the District Manager's Office. According to the CIP, the estimated cost of the Improvements, including contingency and professional services, is \$26,221,994.76.

The District intends to impose assessments on benefited lands within the District in the manner set forth in the District's Master Assessment Methodology for The Gardner Trails Community Development District, dated February 4, 2026, as may be amended and supplemented ("Assessment Report"), which is also on file and available during normal business hours at the District Manager's Office. The purpose of any such assessment is to secure the bonds issued to fund the Improvements, which Improvements provide a special benefit to assessed property.

As described in more detail in the Assessment Report, the District's assessments will be levied against all benefited lands within the District based upon the special benefits received by such properties from the Improvements. The Assessment Report identifies maximum assessment amounts for each land use category that is currently expected to be assessed. The method of allocating assessments for the Improvements to be funded by the District will initially be determined on an equal assessment per gross acre basis for unplatted property and will be allocated on an equivalent residential unit ("ERU") basis at the time that such property is platted or subject to a site plan. Please consult the Assessment Report for a more detailed explanation of the methodology.

The annual assessment levied against each parcel will be based on repayment over a period not to exceed thirty (30) years of the total debt allocated to each parcel. The District expects to collect sufficient revenues to retire no more than \$34,490,000 in principal amount of debt to be assessed by the District, plus interest thereon, inclusive of fees and costs of collection or enforcement, and discounts for early payment. The proposed annual schedule of maximum assessments is as follows ("Maximum Assessments"):

Land Use	Total # of Units/Acres	ERU Factor	Proposed Maximum Principal Per Unit	Proposed Maximum Annual Assessment Per Unit*
45' Single-Family	147	0.9	\$73,020	\$6,013
50' Single-Family	234	1	\$81,134	\$6,681
60' Single-Family	49	1.2	\$97,361	\$8,017
Per Gross Acre	160.28	-	\$215,189	\$17,718

\* Includes costs of collection and early payment discounts when collected on the County tax bill. All amounts stated herein are subject to change and/or final determination at the public hearings and meeting identified above. Specific maximum amounts expected per parcel or product type are as set forth in the Assessment Report.

The assessments may be prepaid in whole at any time, or in some instances in part, or may be paid in not more than thirty (30) annual installments subsequent to the issuance of debt to finance the improvements. These annual assessments are anticipated to be collected on the Polk County tax roll by the Tax Collector. Alternatively, the District may choose to directly collect and enforce these assessments. All affected property owners have the right to appear at the public hearing and the right to file written objections with the District within twenty (20) days of the publication of this notice. Notwithstanding the description of the Maximum Assessments herein, landowners will not have a payment obligation until the issuance of bonds, at which time the fixed assessment amounts securing those bonds, as well as a collection protocol, will be determined. The fixed assessment amounts will be determined at a public meeting, pursuant to a supplemental assessment resolution, engineer's report and assessment methodology, but will in no event exceed the Maximum Assessments noticed herein. Please note that the preceding statement only applies to capital (debt) assessments and shall have no effect on the ability of the District to levy assessments and collect payments related to the operation and maintenance of the District.

At the same date, time, and place, the Board will hold a regular public meeting to consider any other business that may lawfully be considered by the District. The Board meeting and hearings are open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The Board meeting and/or the public hearings may be continued in progress to a date and time certain announced at the meeting and/or hearings.

If anyone chooses to appeal any decision of the Board with respect to any matter considered at the meeting or hearing, such person will need a record of the proceedings and should accordingly ensure that a verbatim record of the proceedings is made, which includes the testimony and evidence upon which such appeal is to be based.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Manager's Office, Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619, or by calling (813) 344-4844, at least three (3) business days 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 Manager's Office.

February 20, 27, 2026

THE GARDNER TRAILS COMMUNITY DEVELOPMENT DISTRICT



RESOLUTION 2026-32

**A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE GARDNER TRAILS COMMUNITY DEVELOPMENT DISTRICT DECLARING SPECIAL ASSESSMENTS; DESIGNATING THE NATURE AND LOCATION OF THE PROPOSED IMPROVEMENTS; DECLARING THE TOTAL ESTIMATED COST OF THE IMPROVEMENTS, THE PORTION TO BE PAID BY ASSESSMENTS, AND THE MANNER AND TIMING IN WHICH THE ASSESSMENTS ARE TO BE PAID; DESIGNATING THE LANDS UPON WHICH THE ASSESSMENTS SHALL BE LEVIED; PROVIDING FOR AN ASSESSMENT PLAT AND A PRELIMINARY ASSESSMENT ROLL; ADDRESSING THE SETTING OF PUBLIC HEARINGS; PROVIDING FOR PUBLICATION OF THIS RESOLUTION; AND ADDRESSING CONFLICTS, SEVERABILITY AND AN EFFECTIVE DATE.**

**WHEREAS**, The Gardner Trails Community Development District (the "District") was established by Ordinance No. 2026-007, adopted by the Board of County Commissioners for Polk County, Florida, adopted January 20, 2026, and is a local unit of special-purpose government organized and existing under and pursuant to Chapter 190, Florida Statutes, as amended, located entirely within, Polk County, Florida; and

**WHEREAS**, the District is authorized by Chapter 190, Florida Statutes, to finance, fund, plan, establish, acquire, install, equip, operate, extend, or construct certain improvements, including but not limited to: transportation facilities, utility facilities, recreational facilities, and other infrastructure projects, and services necessitated by the development of, and serving lands within, the District; and

**WHEREAS**, the Board of Supervisors (the "Board") of the District hereby determines to undertake, install, plan, establish, construct or reconstruct, enlarge or extend, equip, acquire, operate, and/or maintain the infrastructure improvements described in The Gardner Trails Community Development District Master Engineer's Report, dated February 4, 2026, attached hereto as Exhibit A and incorporated herein by reference (the "CIP" and the improvements described therein, the "Improvements"); and

**WHEREAS**, it is in the best interest of the District to pay all or a portion of the cost of the Improvements by special assessments levied on benefited lands within the District pursuant to Chapters 170, 190 and 197, Florida Statutes (the "Assessments"); and

**WHEREAS**, the District is empowered by Chapters 170, 190, and 197, Florida Statutes, to finance, fund, plan, establish, acquire, construct or reconstruct, enlarge or extend, equip, operate, and maintain the Improvements and to impose, levy and collect the Assessments; and

**WHEREAS**, this Resolution shall serve as the "resolution required to declare special assessments" contemplated by Section 170.03, Florida Statutes, for the assessment lien(s) levied against the property as described in Exhibits A and B that secure the Assessments.

**WHEREAS**, as set forth in The Gardner Trails Community Development District Master Special Assessment Methodology Report, dated February 4, 2026, attached hereto as Exhibit B and incorporated herein by reference (the "Assessment Report"), and on file at Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619 (the "District Records Office"), the District hereby finds and determines that:

- (i) benefits from the Improvements will accrue to the property improved,
- (ii) the amount of those benefits will exceed the amount of the Assessments, and
- (iii) the Assessments are fairly and reasonably allocated.

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE GARDNER TRAILS COMMUNITY DEVELOPMENT DISTRICT:**

**SECTION 1. AUTHORITY FOR THIS RESOLUTION; INCORPORATION OF RECITALS.** This Resolution is adopted pursuant to the provisions of Florida law, including without limitation Chapters 170, 190, and 197, Florida Statutes. The recitals stated above are incorporated herein and are adopted by the Board as true and correct statements.

**SECTION 2. DECLARATION OF ASSESSMENTS.** The Board hereby declares that it has determined to undertake all or a portion of the Improvements and to defray all or a portion of the cost thereof by the Assessments and is as set forth in the Assessment Report attached as Exhibit B.

**SECTION 3. DESIGNATING THE NATURE AND LOCATION OF IMPROVEMENTS.** The nature and general location of, and plans and specifications for the Improvements are described in Exhibit A and as set forth in the CIP, which is on file at the District Records Office. Exhibit B is also on file and available for public inspection at the same location.

**SECTION 4. DECLARING THE TOTAL ESTIMATED COST OF THE IMPROVEMENTS, THE PORTION TO BE PAID BY ASSESSMENTS, AND THE MANNER AND TIMING IN WHICH THE ASSESSMENTS ARE TO BE PAID.**

A. The total estimated construction cost of the Improvements is \$26,221,994.76 (the "Estimated Cost").

B. The Assessments will defray approximately \$34,490,000, which is the anticipated maximum par value of any bonds and which includes all or a portion of the Estimated Cost, as well as other financing-related costs, capitalized interest, and a debt service reserve as set forth in Exhibit B.

C. The manner in which the Assessments shall be apportioned and paid is set forth in the Assessment Report attached as Exhibit B, as may be modified by supplemental assessment resolutions. Commencing with the years in which the Assessments are certified for collection, the Assessments shall each be paid in not more than thirty (30) annual installments. The Assessments may be payable at the same time and in the same manner as are ad valorem taxes and collected pursuant to Chapter 197, Florida Statutes; provided, however, that in the event the uniform non-ad valorem assessment method of collecting the Assessments is not available to the District in any year, or if determined by the District to be in its best interest, the Assessments may be collected as is otherwise permitted by law, including but not limited to by direct bill. The decision to collect Assessments by any particular method - e.g., on the tax roll or by direct bill - does not mean that such method will be used to collect Assessments in future years, and the District reserves the right in its sole discretion to select collection methods in any given year, regardless of past practices.

**SECTION 5. DESIGNATING THE LANDS UPON WHICH THE ASSESSMENTS SHALL BE LEVIED.** The Assessments shall be levied, within the District, on all lots and lands adjoining and contiguous or bounding and abutting upon such Improvements or specially benefited thereby and further designated by the assessment plat hereinafter referenced.

**SECTION 6. ASSESSMENT PLAT.** Pursuant to Section 170.04, Florida Statutes, there is on file, at the District Records Office, an assessment plat showing the area to be assessed, with certain plans and specifications describing the Improvements and the estimated cost of the Improvements, all of which are open to inspection by the public.

**SECTION 7. PRELIMINARY ASSESSMENT ROLL.** Pursuant to Section 170.06, Florida Statutes, the District Manager has caused to be made a preliminary assessment roll, in accordance with the method of assessment described in Exhibit B hereto, which shows the lots and lands assessed, the amount of benefit to and the maximum assessment against each lot or parcel of land and the number of annual installments into which the assessment may be divided, which assessment roll is hereby adopted and approved as the District's preliminary assessment roll.

**SECTION 8. PUBLIC HEARINGS DECLARED; DIRECTION TO PROVIDE NOTICE OF THE HEARINGS.** Pursuant to Sections 170.07 and 197.3632(4)(b), Florida Statutes, among other provisions of Florida law, there are hereby declared two (2) public hearings to be held as follows:

**NOTICE OF PUBLIC HEARINGS**

DATE:	April 1, 2026
TIME:	10:00 a.m.
LOCATION:	Lake Alfred Public Library 245 N. Seminole Avenue Lake Alfred, Florida 33850

The purpose of the public hearings is to hear comment and objections to the proposed special assessment program for District Improvements as identified in the CIP and the preliminary assessment roll, a copy of which is on file at the District Records Office. Interested parties may appear at that hearing or submit their comments in writing prior to the hearings at the District Records Office.

Notice of said hearings shall be advertised in accordance with Chapters 170 and 197, Florida Statutes, and the District Manager is hereby authorized and directed to place said notice in a newspaper of paid general circulation within Polk County (by two (2) publications one (1) week apart with the first publication at least twenty (20) days prior to the date of the hearing established herein). The District Manager shall file a publisher's affidavit with the District Secretary verifying such publication of notice. The District Manager is further authorized and directed to give thirty (30) days written notice by mail of the time and place of the hearing to the owners of all property to be assessed and include in such notice the amount of the assessment for each such property owner, a description of the areas to be improved and notice that information concerning all assessments may be ascertained at the District Records Office. The District Manager shall file proof of such mailing by affidavit with the District Secretary.

**SECTION 9. PUBLICATION OF RESOLUTION.** Pursuant to Section 170.05, Florida Statutes, the District Manager is hereby directed to cause this Resolution to be published twice (once a week for two (2) weeks) in a newspaper of paid general circulation within Polk County and to provide such other notice as may be required by law or desired in the best interests of the District.

**SECTION 10. CONFLICTS.** All resolutions or parts thereof in conflict herewith are, to the extent of such conflict, superseded and repealed.

**SECTION 11. SEVERABILITY.** If any section or part of a section of this Resolution is declared invalid or unconstitutional, the validity, force, and effect of any other section or part of a section of this Resolution shall not thereby be affected or impaired unless it clearly appears that such other section or part of a section of this Resolution is wholly or necessarily dependent upon the section or part of a section so held to be invalid or unconstitutional.

**SECTION 12. EFFECTIVE DATE.** This Resolution shall become effective upon its adoption.

PASSED AND ADOPTED this 4th day of February, 2026.

ATTEST:  
Nicole Viverito  
Secretary / Assistant Secretary

**THE GARDNER TRAILS COMMUNITY DEVELOPMENT DISTRICT**  
Ian Prince  
Chairperson / Vice Chairperson,  
Board of Supervisors

Exhibit A: The Gardner Trails Community Development District Master Engineer's Report, dated February 4, 2026

Exhibit B: The Gardner Trails Community Development District Master Special Assessment Methodology Report, dated February 4, 2026

26-00289K

FIRST INSERTION

**NOTICE OF JOINT MEETING OF THE LAKE ASHTON AND LAKE ASHTON II COMMUNITY DEVELOPMENT DISTRICTS**

The Board of Supervisors of the Lake Ashton and Lake Ashton II Community Development Districts will hold a joint public meeting on Thursday, March 19, 2026 at 11:30 AM at the Health

& Fitness Center, 6052 Pebble Beach Blvd., Winter Haven, FL 33884 (after Lake Ashton II CDD regular meeting)

The meeting is open to the public and will be conducted in accordance with the provision of Florida Law for Community Development Districts. The meeting may be contin-

ued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda for this meeting may be obtained from Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, FL 33619 or by calling (813) 344-4844.

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 this meeting because of a disability or physical impairment should contact the District Office at (813) 344-4844 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.

Jason Greenwood  
District Manager  
February 20, 2026 26-00287K

-- SALES --

## FIRST INSERTION

**NOTICE OF FORECLOSURE SALE** IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA **CASE NO. 2025CA001519A000BA** DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006 EQ2 ASSET-BACKED CERTIFICATES, SERIES 2006-EQ2,

**Plaintiff, vs.** WILLIAM SCHURICK A/K/A WILLIAMS SCHURICK A/K/A WILLIAM A. SCHURICK A/K/A WILLIAM SHURICK; MARY ANN SCHURICK A/K/A MARY A. SCHURICK A/K/A MARY ANN SHURICK; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; GOLDMAN SACHS MORTGAGE COMPANY; JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M CHASE HOME FINANCE LLC, S/B/M CHASE MANHATTAN MORTGAGE CORP;

**Defendants** NOTICE IS HEREBY GIVEN pursuant to a Final Judgment in Mortgage Foreclosure dated November 17, 2025, and entered in Case No. 2025CA001519A-000BA, of the Circuit Court of the

Tenth Judicial Circuit in and for POLK County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006 EQ2 ASSET-BACKED CERTIFICATES, SERIES 2006-EQ2, is Plaintiff and WILLIAM SCHURICK A/K/A WILLIAMS SCHURICK A/K/A WILLIAM A. SCHURICK A/K/A MARY ANN SHURICK; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; GOLDMAN SACHS MORTGAGE COMPANY; JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M CHASE HOME FINANCE LLC, S/B/M CHASE MANHATTAN MORTGAGE CORP, are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com at 10:00 a.m., on the 17TH day of MARCH, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 10, BLOCK 3587, POINCIANA, NEIGHBORHOOD 3 SOUTH, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK

62, PAGE 45, 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 Administrative, 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.

Si usted es una persona minusválida que necesita algún acomodamiento para poder participar en este procedimiento, usted tiene derecho, sin tener gastos propios, a que se le provea cierta ayuda. Tenga la amabilidad de ponerse en contacto con the Office of the Court-Administrative, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686 por lo menos 7 días antes de la cita fijada para su comparecencia

en los tribunales, o inmediatamente después de recibir esta notificación si el tiempo antes de la comparecencia que se ha programado es menos de 7 días; si usted tiene discapacidad del oído o de la voz, llame al 711.

Si ou se you moun ki enfim ki bezwen akomodasyon pou w ka patisipe nan pwosedi sa, ou kalifye san ou pa gen okenn lajan pou w peye, gen pwovizyon pou jwen kek ed. Tanpri kontakte the Office of the Court Administrative, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686 nan 7 jou anvan dat ou gen randevou pou parèt nan tribinal la, oubyen imedyatman apre ou fin resevwa konvokasyon an si lè ou gen pou w parèt nan tribinal la mwens ke 7 jou; si ou gen pwoblèm pou w tande oubyen pale, rele 711.

Dated this 12th day of February, 2026 VAN NESS LAW FIRM, PLC 1239 E. Newport Center Drive, Suite 110 Deerfield Beach, Florida 33442 Ph: (954) 571-2031 PRIMARY EMAIL: Pleadings@vanlawfl.com /s/ Mark Elia Mark C. Elia, Esq. Florida Bar #: 695734 PHH20714-25/sap February 20, 27, 2026 26-00296K

## FIRST INSERTION

**RE-NOTICE OF FORECLOSURE SALE** IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

**CASE NO. 2024CA003272000000** MCLP ASSET COMPANY, INC., Plaintiff, vs.

**IVY'S FINEST LLC; AMY WALTER-HANSON; BELLA PIAZZA CONDOMINIUM ASSOCIATION OF DAVENPORT, INC.; BERRY TOWN CENTER PROPERTY OWNERS' ASSOCIATION, INC.; UNKNOWN PERSON IN POSSESSION OF THE SUBJECT PROPERTY,**

**Defendant(s)** NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed January 8, 2026 and entered in Case No. 2024CA003272000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein MCLP ASSET COMPANY, INC. is Plaintiff and AMY WALTER-HANSON; UNKNOWN PERSON IN POSSESSION OF THE SUBJECT PROPERTY; IVY'S FINEST LLC; BELLA PIAZZA CONDOMINIUM ASSOCIATION OF DAVENPORT, INC.; BERRY TOWN CENTER PROPERTY OWNERS' ASSOCIATION, INC.; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on March 10, 2026, the following described property as set forth in said Final Judgment, to wit:

UNIT NO. 915, IN BUILDING NO. 9, OF BELLA PIAZZA, A

CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN OFFICIAL RECORDS BOOK 7613, PAGE 791, AND ALL EXHIBITS AND AMENDMENTS THEREOF, 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 13th day of February 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.: 24-01008 SMS V6.20190626 February 20, 27, 2026 26-00299K

## 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 CIVIL DIVISION

**CASE NO.: 2025CA001870** GITSIT SOLUTIONS, LLC, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF GITSIT MORTGAGE LOAN TRUST BBPLC1,

**Plaintiff, v.** UNKNOWN HEIRS, SPOUSES, BENEFICIARIES, DEVISEES GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JAMES ALBERT RICH, SR. (Deceased), et al.,

**Defendants.** NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure dated February 3, 2026, issued in and for Polk County, Florida, in Case No. 2025CA001870, wherein GITSIT SOLUTIONS, LLC, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPAC-

ITY AS SEPARATE TRUSTEE OF GITSIT MORTGAGE LOAN TRUST BBPLC1 is the Plaintiff, and UNKNOWN HEIRS, SPOUSES, BENEFICIARIES, DEVISEES GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JAMES ALBERT RICH, SR. (DECEASED), JO ANN RICH A/K/A JO ANN GREEN, VIVIAN RICH, BRANDON DEVON RICH, LORIECE HAYWOOD GLOVER, JANICE AMANDA KING A/K/A JANICE KING, JOYCE ANTIONETTE RICH A/K/A JOYCE RICH, JEANETTA ADEREA ROGERS A/K/A JEANETTA RICH A/K/A JEANETTA ROGERS, JERALD ALESIA RICH A/K/A JERALD RICH, JAMES RICH, JR., JERRY ALLEN RICH, SR. A/K/A JERRY RICH, SR., NIKKI SANDERS A/K/A NIKKI POE A/K/A NIKKI POE-CLARK, ANTOINE TYRONE POE, JOSEPH JERROD POE, SAMMIE ANDRE POE, UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE, CITY OF

LAKELAND, A FLORIDA MUNICIPAL CORPORATION, KIMBERLY R. HORTON, POLK COUNTY, FLORIDA CLERK OF COURT, JAVON A. ROBINSON, CAVALRY SPV I, LLC and BANK OF AMERICA, N.A. are the Defendants.

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

LOT 1, BLOCK F, GOLDEN NORTHGATE UNIT ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 48, PAGE 21, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA Property Address: 1219 Robert King High Drive, 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.

**IMPORTANT**

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

Dated: This 13th day of February, 2026.

Respectfully submitted, HOWARD LAW 902 Clint Moore Road, Suite 220 Boca Raton, FL 33487 Telephone: (954) 893-7874 Facsimile: (888) 235-0017 Designated Service E-Mail: Pleadings@HowardLaw.com By: /s/ Matthew B. Klein Matthew B. Klein, Esq. Florida Bar No.: 73529 E-Mail: Matthew@HowardLaw.com February 20, 27, 2026 26-00300K

## FIRST INSERTION

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

**CASE NO.:**

**532024CA004057000000** SERVIS ONE INC. D/B/A BSI FINANCIAL SERVICES,

**Plaintiff, v.** THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF PATRICK MALONE, DECEASED; THE RIDGE AT SWAN LAKE HOMEOWNERS ASSOCIATION, INC.; RICHARD THOMAS MALONE A/K/A RICHARD THOMAS MALONE, JR. A/K/A RICHARD MALONE, JR., AS POTENTIAL HEIR OF PATRICK MALONE; THOMAS MALONE, AS POTENTIAL HEIR OF PATRICK MALONE; MATTHEW CONNOR MALONE A/K/A MATTHEW MALONE, AS POTENTIAL HEIR OF PATRICK MALONE; 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.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated January 21, 2026 entered in Civil Case No. 532024CA004057000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein SERVIS ONE INC. D/B/A BSI FINANCIAL SERVICES, Plaintiff and UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF PATRICK MALONE, DECEASED; THE RIDGE AT SWAN LAKE HOMEOWNERS ASSOCIATION, INC.; RICHARD THOMAS MALONE A/K/A RICHARD THOMAS MALONE, JR. A/K/A RICHARD MALONE, JR., AS POTENTIAL HEIR OF PATRICK MALONE; THOMAS MALONE, AS POTENTIAL HEIR OF PATRICK MALONE; MATTHEW CONNOR MALONE A/K/A MATTHEW MALONE, AS POTENTIAL HEIR OF PATRICK MALONE; THOMAS MALONE, AS POTENTIAL HEIR OF PATRICK MALONE; MATTHEW CONNOR MALONE A/K/A MAT-

THEW MALONE, AS POTENTIAL HEIR OF PATRICK MALONE are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at www.polk.realforeclose.com beginning at 10:00 AM on March 24, 2026 the following described property as set forth in said Final Judgment, to-wit:

LOT 222, THE RIDGE AT SWAN LAKE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 146, PAGE(S) 38 THROUGH 40, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 1884 Amber Sweet Circle, Dundee, FL 33838 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: flrealprop@kelleykronenberg.com File No: 3087.000183 February 20, 27, 2026 26-00282K

## FIRST INSERTION

**NOTICE OF FORECLOSURE SALE** IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA **CASE NO. 2025CA002361A000BA** LAKEVIEW LOAN SERVICING, LLC,

**Plaintiff, vs.** UNKNOWN HEIRS OF ABIGAIL BOODRAM; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; M.A.R., AS MINOR CHILD IN THE CARE OF HIS FATHER AND NATURAL GUARDIAN ROHAN RICKETTS; A.M.R., A MINOR CHILD IN THE CARE OF HER FATHER AND NATURAL GUARDIAN ROHAN RICKETTS;

**Defendants** NOTICE IS HEREBY GIVEN pursuant to a Final Judgment in Mortgage Foreclosure dated January 13, 2026, and entered in Case No. 2025CA002361A000BA, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. LAKEVIEW LOAN SERVICING, LLC, is Plaintiff and UNKNOWN HEIRS OF ABIGAIL BOODRAM; ASSOCIA-

TION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; M.A.R., AS MINOR CHILD IN THE CARE OF HIS FATHER AND NATURAL GUARDIAN ROHAN RICKETTS; A.M.R., A MINOR CHILD IN THE CARE OF HER FATHER AND NATURAL GUARDIAN ROHAN RICKETTS, are defendants. Stacy M. Butterfield, Clerk of the Circuit Court for POLK County, Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com at 10:00 a.m., on the 16TH day of MARCH, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 3, BLOCK 3113, POINCIANA NEIGHBORHOOD 6, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, PAGE(S) 29 THROUGH 52, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

clerk reports the surplus as unclaimed.

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

Si usted es una persona minusválida que necesita algún acomodamiento para poder participar en este procedimiento, usted tiene derecho, sin tener gastos propios, a que se le provea cierta ayuda. Tenga la amabilidad de ponerse en contacto con the Office of the Court-Administrative, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686 por lo menos 7 días antes de la cita fijada para su comparecencia en los tribunales, o inmediatamente después de recibir esta notificación si el tiempo antes de la comparecencia que se ha programado es menos de 7 días;

si usted tiene discapacidad del oído o de la voz, llame al 711.

Si ou se you moun ki enfim ki bezwen akomodasyon pou w ka patisipe nan pwosedi sa, ou kalifye san ou pa gen okenn lajan pou w peye, gen pwovizyon pou jwen kek ed. Tanpri kontakte the Office of the Court Administrative, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686 nan 7 jou anvan dat ou gen randevou pou parèt nan tribinal la, oubyen imedyatman apre ou fin resevwa konvokasyon an si lè ou gen pou w parèt nan tribinal la mwens ke 7 jou; si ou gen pwoblèm pou w tande oubyen pale, rele 711.

Dated this 12th day of February, 2026. VAN NESS LAW FIRM, PLC 1239 E. Newport Center Drive, Suite 110 Deerfield Beach, Florida 33442 Ph: (954) 571-2031 PRIMARY EMAIL: Pleadings@vanlawfl.com /s/ Mark Elia Mark C. Elia, Esq. Bar Number: 695734 NS20876-25/sap February 20, 27, 2026 26-00295K

## 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.: 2025CA002761** LAKEVIEW LOAN SERVICING, LLC,

**Plaintiff, vs.** VINCE E. FRAZIER A/K/A VINCE EDWARD FRAZIER; DEANNA FRAZIER A/K/A DEANNA D. FRAZIER; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS

**Defendant(s).** NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on January 30, 2026 in Civil Case No. 2025CA002761, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and VINCE E. FRAZIER A/K/A VINCE EDWARD FRAZIER; DEANNA FRAZIER A/K/A DEANNA D. FRAZIER; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M.

Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on April 30, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 7 THROUGH 9, BLOCK 4 OF HALL ESTATE SUBDIVISION, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 9, PAGE 42, 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 9th day of February, 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 1190-1503B February 20, 27, 2026 26-00310K

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

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. 2025CA003777A000BA**  
**LAKEVIEW LOAN SERVICING, LLC,**  
**Plaintiff, vs.**  
**STEVEN NIEVES-RODRIGUEZ**  
**AND JESSICA MARIE PINEIRO,**  
**et. al.**  
**Defendant(s).**  
TO: STEVEN NIEVES-RODRIGUEZ, UNKNOWN SPOUSE OF STEVEN NIEVES-RODRIGUEZ, JESSICA MARIE PINEIRO, UNKNOWN SPOUSE OF JESSICA MARIE PINEIRO, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:  
LOT 5, BLOCK 858 OF POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 53, PAGE(S) 29 THROUGH 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Con-

gress Avenue, Suite 100, Boca Raton, Florida 33487 on or before /30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

Default Date: March 16, 2026  
WITNESS my hand and the seal of this Court at Polk County, Florida, this 6th day of Feb., 2026.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: A. Nieves  
DEPUTY CLERK  
Robertson, Anschutz, Schneid,  
Crane & Partners, PLLC  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: flmail@raslg.com  
24-246594  
February 20, 27, 2026 26-00283K

FIRST INSERTION

**NOTICE OF TRUSTEE'S SALE WESTGATE RIVER RANCH 20162.0020 (RUDIGER only)**

On **03/13/2026** at **11:00 am**, GREENSPOON MARDER, LLP, 201 E. Pine Street, Suite 500, Orlando, Florida 32801, as Trustee pursuant to that Appointment of Trustee recorded on **9/5/2023** in Official Records Book 12824, and Page 1510 of the Public Records of POLK County, Florida, by reason of a non continuing default by Obligor(s), (See Exhibit "A"), whose address is (See Exhibit "A"), in the payment or performance of the obligations secured by said Claim of Lien recorded in Official Records Book (See Exhibit "A"), at Page (See Exhibit "A"), of the Public Records of POLK County, Florida, including the breach or default, notice of which was set forth in a Notice of Default and Intent to Foreclose provided to the last known address of Obligor(s), (See Exhibit "A"), by Certified/Registered Mail or by publication by the undersigned Trustee, will sell at public auction to the highest bidder for lawful money of the United States of America, **on the front steps of the Polk County Government Center, 3425 Lake Alfred Rd., Winter Haven, Florida 33881**, all right, title and interest in the property situated in the County of POLK, Florida, described as: (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s) - (SEE

EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") WESTGATE RIVER RANCH 3600 River Ranch Blvd River Ranch, FL 33867 Said sale will be made (without covenants, or warranty, express or implied, regarding the title, possession or encumbrances) to pay the unpaid assessments due in the amount of (See Exhibit "A"), with interest accruing at the rate of (See Exhibit "A") per day, pursuant to the Timeshare Plan, advances, if any, under the terms of said Claim of Lien, charges and expenses of the Trustee and of the trusts created by said Claim of Lien. Obligor(s) shall have the right to cure the default which occurred on (See Exhibit "A"), and any junior lienholder shall have the right to redeem its interest up to the date the Trustee issues the Certificate of Sale by paying the amounts due as outlined above. This is a non-judicial foreclosure proceeding to permit Westgate River Ranch Owners Association, Inc. to pursue its in rem remedies under Florida law. By: GREENSPOON MARDER, LLP, Trustee.

**EXHIBIT "A" - NOTICE OF TRUSTEE'S SALE**  
**Owner(s) Address TS Undiv Int Bld Unit Week Year Season Ste Type**  
**COL Rec Info Yrs Delqnt Amnt Per Diem**  
R RAYMOND RUDIGER 6305 Frederick Rd Catonsville MD, 21228, 1, 1, 101, 34, WHOLE, Floating, 12756/1075, 2020-2024, \$5,555.51, \$189; RONNI HUBBARD & TREVOR HUBBARD 33 Leonard Dr East Northport NY, 11731, 1, 1, 101, 34, WHOLE, Floating, 12756/1075, 2020-2024, \$5,555.51, \$189;  
February 20, 27, 2026 26-00332K

FIRST INSERTION

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

**CASE NO. 2025CA005032A000BA**  
**FREEDOM MORTGAGE CORPORATION,**  
**Plaintiff, vs.**  
**NAIJA K. GRAHAM, et al.,**  
**Defendant.**  
TO: the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF OKANE GRAHAM A/K/A O'KANE C. GRAHAM, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS (RESIDENCE UNKNOWN)

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:  
LOT 25 OF LOST TREE SUBDIVISION, UNRECORDED, DESCRIBED AS: THE NORTH 80 FEET OF THE SOUTH 345 FEET OF THE WEST 98 FEET OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 29 SOUTH, RANGE 27 EAST, 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 Mc-

Calla Raymer Leibert Pierce, LLP, Sara Collins, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before 3/18/26, a date which is within thirty (30) days after the first publication of this Notice in and file the original with the Clerk of The Business Observer this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint.

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

WITNESS my hand and seal of this Court this 9th day of February, 2026.

STACY BUTTERFIELD, CPA  
CLERK OF COURT  
OF POLK COUNTY  
By /s/ Sebastian Irlanda  
As Deputy Clerk  
McCalla Raymer Leibert Pierce, LLP,  
Sara Collins,  
Attorney for Plaintiff,  
225 East Robinson Street, Suite 155,  
Orlando, FL 32801  
25-14528FL  
February 20, 27, 2026 26-00326K

FIRST INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
CIVIL DIVISION

**CASE NO.: 2025CA004862A000BA**  
**FEDERAL HOME LOAN MORTGAGE CORPORATION,**  
**AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST,**  
**SERIES 2019-2,**  
**Plaintiff, vs.**  
**UNKNOWN HEIRS,**  
**BENEFICIARIES, DEVISEES,**  
**ASSIGNEES, LIENORS,**  
**CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PRISCILLA WICKER, et al.,**  
**Defendants.**

TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PRISCILLA WICKER 679 AVENUE L SE, WINTER HAVEN, FL 33880  
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:  
LOT 11, OF CARLS SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 37, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
has been filed against you and you are

required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, FORT LAUDERDALE, FL 33310 on or before 3/26/26, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

WITNESS my hand and the seal of this Court this 11th day of February, 2026.

STACY M. BUTTERFIELD, CPA  
As Clerk of the Court  
(SEAL) By Sebastian Irlanda  
As Deputy Clerk  
De Cubas & Lewis, P.A.,  
Attorney for Plaintiff,  
PO BOX 5026,  
FORT LAUDERDALE, FL 33310  
25-01540  
February 20, 27, 2026 26-00311K

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. 2025CA003684A000BA**  
**U.S. BANK NATIONAL ASSOCIATION,**  
**Plaintiff, vs.**  
**CRAIG PALMER AND LAVOLIA PALMER, et. al.**  
**Defendant(s).**  
TO: CRAIG PALMER, LAVOLIA PALMER, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:  
LOT 12, BLOCK 1127, POINCIANA NEIGHBORHOOD 5 VILLAGE 7, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 53, PAGE(S) 19 THROUGH 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA  
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton,

Florida 33487 on or before 3/25/2026/ (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this day of FEB 16 2026.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: Ruthy Pacheco  
DEPUTY CLERK  
Robertson, Anschutz, Schneid,  
Crane & Partners, PLLC  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: flmail@raslg.com  
25-330063  
February 20, 27, 2026 26-00333K

FIRST INSERTION

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

**CASE NO.: 2026CA000053A000BA**  
**CARRINGTON MORTGAGE SERVICES LLC,**  
**Plaintiff, vs.**  
**SAMUEL A. RAMIREZ A/K/A SAMUEL AMADOR RAMIREZ;**  
**COMMON WEALTH TRUST SERVICES, LLC, AS TRUSTEE OF THE 304 KEARNEYWOOD LAND TRUST, DATED APRIL 17, 2025;**  
**UNKNOWN BENEFICIARIES OF THE 304 KEARNEYWOOD LAND TRUST, DATED APRIL 17, 2025;**  
**UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CIMA BUILDING SOLUTIONS, INC.,**  
**Defendant(s).**

TO: Unknown Beneficiaries of the 304 Kearneywood Land Trust, Dated April 17, 2025  
122 E. Lake Avenue  
Longwood, Florida 32750  
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida:  
LOT 435, THE STAHL FLORIDA PROPERTIES CO'S CLEVELAND HEIGHTS SUBDIVISION UNIT NO. 1, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 26, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Street Address: 304 Kerneywood Street, Lakeland, Florida 33803  
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: 3/18/26  
Dated on Feb. 9th, 2026.

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  
FLleadings@MWC-law.com  
File#:25-400694  
February 20, 27, 2026 26-00331K

FIRST INSERTION

**NOTICE OF SALE**  
**UNDER F.S. CHAPTER 45**  
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

**Case No.: 2025-CC-008558**  
**LANGFORD & LANGFORD SERVICES, INC. d/b/a NATURAL AIR ENERGY SAVING SYSTEMS,**  
**Plaintiff, vs.**  
**CFI GROUP, LLC,**  
**Defendant.**  
NOTICE IS GIVEN that, in accordance with the Default Final Judgment of Foreclosure dated February 5, 2026, in the above-styled cause, I will sell to the highest and best bidder for cash, at the online auction [www.polk.realforeclose.com](http://www.polk.realforeclose.com) on May 6, 2026, at 10:00 a.m., the following described property:

Commence at the Northeast corner of the Southeast 1/4 of the Northwest 1/4 of Section 2, Township 29 South, Range 26 East, Polk County, Florida, as same is established and shown on the plat of Eloise Woods, North Lake Eloise Unit, as recorded in Plat Book 22, pages 47 and 47A, of the public records of Polk County, Florida; run thence South along the East boundary of the Southeast 1/4 of the Northwest 1/4 of said Section 2, a distance of 476.19 feet; thence South 89°03'41" West, 30 feet to the Point of Beginning; thence continue, South 89°03'41" West, 324.80 feet; thence South 00°30'11" East, parallel with the East boundary of said Southeast 1/4 of the Northwest 1/4, 6.42 feet (same being 845 feet South of the centerline of Roosevelt Drive); thence South 89°38'00" West, parallel with said centerline, 65.52 feet; thence South 09°09'04" West, 85.06 feet; thence North 89°03'41" East, 100.00 feet; thence South 00°56'19" East, 180.49

feet; thence South 89°03'41" West, 12.12 feet; thence South 00°56'19" East, 229.99 feet; thence North 89°03'41" East, 313.59 feet to a point 30 feet West of the East boundary of said Southeast 1/4 of the Northwest 1/4; thence North 00°30'11" West, 500.00 feet to the Point of Beginning.  
Street Address:  
3050 Woodmont Ave.,  
Winter Haven, FL 33880  
Parcel Identification No.:  
26-29-02-663640-003491  
(hereinafter the "Liened 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.

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: February 17, 2026.  
Respectfully Submitted,  
/s/ Jacquelyn M. Codd, Esq.  
JACQUELYN M. CODD, ESQUIRE  
Southern Atlantic Law Group  
290 1st Street South,  
Winter Haven, FL 33880  
Florida Bar No: 1017776  
Office: (863) 656-6672  
Email:  
jacquelyn@southernatlanticlaw.com  
Service Email:  
emily@southernatlanticlaw.com  
Attorney for Plaintiff  
February 20, 27, 2026 26-00325K

FIRST INSERTION

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

**CASE NO.: 2025CA004541**  
**WELLS FARGO BANK, N.A.,**  
**Plaintiff, vs.**  
**KRISTIA L. HOLDEN A/K/A KRISTIA L. HOLD HITLEY; et al.,**  
**Defendant(s).**  
TO: Kristia L. Holden a/k/a Krista L. Hold Hitley  
Last Known Residence: 520 17th Street NE Winter Haven, FL 33881  
TO: Ramirez Hitley  
Last Known Residence: 520 17th Street NE Winter Haven, FL 33881  
TO: Unknown tenant #1  
Last Known Residence: 520 17th Street NE Winter Haven, FL 33881  
TO: Unknown tenant #2  
Last Known Residence: 520 17th Street NE Winter Haven, FL 33881

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

LOT 23, LAKE ELBERT HIGHLANDS, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 43, PAGE 26, 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

PIITE, LLP, Plaintiff's attorney, at 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444, on or before March 12, 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 FEB 03, 2026.  
Stacy M. Butterfield  
As Clerk of the Court  
(SEAL) By: A. Nieves  
As Deputy Clerk

ALDRIDGE PIITE, LLP,  
Plaintiff's attorney,  
401 W. Linton Blvd. Suite 202-B  
Delray Beach, FL 33444  
1113-14874B  
Ref# 14797  
February 20, 27, 2026 26-00301K

FIRST INSERTION

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

**CASE NO. 2025CA004592A000BA**  
**PLANET HOME LENDING, LLC,**  
**Plaintiff, vs.**  
**CHRISTIAN G. ARAYA DELGADO,**  
**et. al.**  
**Defendant(s).**

TO: VERONICA COLON, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

TRACT 136, THE WOODS RANCHING AND FARMING TRACT, AS PER THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 75, PAGE 2, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 3/25/2026/ (30 days from Date of First Publication of this Notice) and file the original

with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this day of FEB 16 2026.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: Ruthy Pacheco  
DEPUTY CLERK  
Robertson, Anschutz, Schneid,  
Crane & Partners, PLLC  
6409 Congress Ave.,  
Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: flmail@raslg.com  
25-340087  
February 20, 27, 2026 26-00327K

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

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

## FIRST INSERTION

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

**CASE NO. 2025-CA-000173-0000-00 DIVISION: 08**  
**MILLENIUM TRUST COMPANY, LLC CUST FBO PRIME MERIDIAN NPL, LLC,**  
**Plaintiff, vs.**  
**VALENTIN HERNANDEZ; UNKNOWN SPOUSE OF VALENTIN HERNANDEZ; POLK COUNTY, FLORIDA; UNKNOWN TENANT #1; UNKNOWN TENANT #2; ALL OTHER UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAME UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment of Foreclosure entered on January 9, 2026, in the Tenth Judicial Circuit in and for Polk County, Florida, the style of which is indicated above, STACY M. BUTTERFIELD, CPA, the Clerk of Court will on MARCH 10, 2026 at 10:00 a.m. at <http://www.polk.realforeclose.com> offer for sale and sell at public outcry to the highest and best bidder for cash, the following described property situ-

ated in Polk County, Florida:  
 LOT 11, BLOCK 1 OF SUN RAY HOMES, PLAT NUMBER THREE, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 46, PAGE 15, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 Property Address: 48 Princeton Ave, Frostproof, FL 33843

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: February 10, 2026  
 /s/ Gina Vargas  
 Gina Vargas, Esq.  
 Florida Bar No. 84149  
 MCMICHAEL TAYLOR GRAY, LLC  
 3550 Engineering Drive, Suite 260  
 Peachtree Corners, GA 30092  
 Phone: (954) 640-0294 x 3163  
 Email: gvargas@mtglaw.com  
 E-Service: servicelf@mtglaw.com  
 February 20, 27, 2026 26-00276K

## FIRST INSERTION

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

**CASE NO. 2022CA002730000000 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4,**  
**Plaintiff, vs.**  
**DENNIS F. GRINER, et al.,**  
**Defendant.**  
 NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 05, 2026 in Civil Case No. 2022CA002730000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4 is Plaintiff and DENNIS F. GRINER, 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](http://www.polk.realforeclose.com) in accordance with Chapter 45, Florida Statutes on the 12th day of March, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:  
 The North 86.0 feet of the South

344.0 feet of the West 1/2 of the East 1/2 of the Northwest 1/4 of the Southwest 1/4, LESS the East 191.5 feet in Section 10, Township 28 South, Range 24 East, Polk County, Florida. Subject to an easement for public utilities across the Westerly 7.5 feet thereof.  
 Parcel Number:  
 24-28-10-000000-043070

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  
 22-00994FL  
 February 20, 27, 2026 26-00294K

## FIRST INSERTION

**AMENDED RE-NOTICE OF FORECLOSURE SALE (amended to correct date) IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY, CIVIL DIVISION**

**CASE NO.: 2023-CA-004913 DATA MORTGAGE, INC. DBA ESSEX MORTGAGE, Plaintiff, vs. KEVIN N. MARTIN SINCLAIR, et al., Defendants.**  
 NOTICE OF SALE IS HEREBY GIVEN pursuant to Order on Plaintiff's Motion to Reset Foreclosure Sale entered on February 9, 2026 and the Summary Final Judgment of Foreclosure entered on September 11, 2024 in Case No. 53-2024-CA-004913 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein DATA MORTGAGE, INC. DBA ESSEX MORTGAGE is Plaintiff, and KEVIN N. MARTIN SINCLAIR, KATIA C. MARTIN SINCLAIR, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SI MORTGAGE COMPANY, SECRETARY OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, ASSOCIATION OF POINCIANA VILLAGES, INC. and POINCIANA VILLAGES SEVEN ASSOCIATION, INC are Defendants, the Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on [www.polk.realforeclose.com](http://www.polk.realforeclose.com), on the 11th day of March 2026, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment, to wit:

LOT 15, BLOCK 3139, POINCIANA NEIGHBORHOOD 6, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, PAGE(S) 29 THROUGH 52, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 Also known as  
 2087 RIO GRANDE CANYON LOOP, KISSIMMEE, FL 34759  
 together with all existing or subsequently erected or affixed buildings, improvements and fixtures.

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

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

Dated this 11th day of February 2026.  
 Sokolof Remtulla, LLP  
 By: /s/ Benjamin D. Ladouceur  
 Benjamin D. Ladouceur, Esq.  
 Florida Bar No.: 73863  
 SOKOLOF REMTULLA, LLP  
 1800 NW Corporate Blvd., Ste. 302  
 Boca Raton, FL 33431  
 Telephone: 561-507-5252 /  
 Facsimile: 561-342-4842  
 E-mail: pleadings@sokrem.com  
 Counsel for Plaintiff  
 February 20, 27, 2026 26-00298K

## 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 ACTION**

**CASE NO.: 2024CA003129000000 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. ROCIO ELIZABETH NUNEZ AKA ROCIO E. NUNEZ, et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated January 21, 2026, and entered in Case No. 2024CA003129000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Rocio Elizabeth Nunez aka Rocio E. Nunez, Florida Housing Finance Corporation, Park Ridge Community Association, 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 [www.polk.realforeclose.com](http://www.polk.realforeclose.com), Polk County, Florida at 10:00am EST on the March 24, 2026 the following described property as set forth in said Final Judgment of Foreclosure:  
 LOT 1, PARK RIDGE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 142, PAGE(S) 34

AND 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 A/K/A 115 SAVANNAH PRESERVE LOOP DAVENPORT FL 33837

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 10 day of February, 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/24-028312  
 February 20, 27, 2026 26-00275K

## FIRST 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.: 2024CA004377 LAKES AT LAUREL HIGHLANDS HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs. WALDEMAR ORTIZ COTTO, et al., Defendant(s).**  
 Notice is given that pursuant to the Final Judgment of Foreclosure dated 2/2/2026, in Case No.: 2024CA004377 of the Circuit Court in and for Polk County, Florida, wherein LAKES AT LAUREL HIGHLANDS HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and WALDEMAR ORTIZ COTTO, et al., is/are the Defendant(s). 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 3/16/2026, the following described property set forth in the Final Judgment of Foreclosure:  
 Lot 68, LAKES AT LAUREL HIGHLANDS PHASE 1B, according to the plat as recorded in

Plat Book 160, Pages 38 through 43, of the Public Records of Polk County, Florida.

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

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

DATED: February 11, 2026  
 By: /s/ Chad Sweeting  
 Chad Sweeting, Esquire  
 Florida Bar No.: 93642  
 ARIAS BOSINGER, PLLC  
 280 W. Canton Avenue,  
 Suite 330  
 Winter Park, Florida 32789  
 (407) 636-2549  
 February 20, 27, 2026 26-00274K

## FIRST INSERTION

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

**Case #: 532024CA002036000000 DIVISION: 15**  
**CrossCountry Mortgage, LLC Plaintiff, vs. Carmen Echevaria; Robier Quirindongo Santiago a/k/a Robier Quirindongo; Unknown Spouse of Carmen Echevaria; Unknown Spouse of Robier Quirindongo Santiago a/k/a Robier Quirindongo; Association of Poinciana Villages, Inc.; Goodleap, LLC f/k/a Loanpal, LLC; Aqua Finance, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)**  
 NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 532024CA002036000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein CrossCountry Mortgage, LLC, Plaintiff and Carmen Echevaria are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) at 10:00 A.M. on March 24, 2026, the following described property as set forth in said Final Judgment, to-wit:

LOT 32, BLOCK 818, POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 53, PAGE(S) 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 NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

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

Submitted By:  
 ATTORNEY FOR PLAINTIFF:  
 LOGS LEGAL GROUP LLP  
 750 Park of Commerce Blvd., Suite 130  
 Boca Raton, Florida 33487  
 (561) 998-6700  
 (561) 998-6707  
 24-330803 FC01 CXE  
 February 20, 27, 2026 26-00280K

## FIRST INSERTION

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

**Case No. 53-2024-CA-000965 Division 04**

**U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST Plaintiff, vs.**

**STEADMAN O. EARLE A/K/A STEADMAN EARLE A/K/A S. EARLE, UNKNOWN SPOUSE OF STEADMAN O. EARLE A/K/A STEADMAN EARLE A/K/A S. EARLE, ROWAN W. EARLE A/K/A ROWAN EARLE A/K/A R. EARLE, WALDA L. REID, ANDREA ANGELLA REID, ASHWOOD WEST HOMEOWNERS ASSOCIATION, INC., AND UNKNOWN TENANTS/OWNERS, Defendants.**

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on February 3, 2026, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 4 OF ASHWOOD EAST, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 142, PAGE 6, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 2252 SWEETBAY DRIVE, LAKE LAND, FL 33811; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) on May 5, 2026 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

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: February 11, 2026  
 By: /s/ David R. Byars  
 David R. Byars  
 Attorney for Plaintiff  
 Invoice to:  
 Kass Shuler, P.A.  
 1604 N. Marion St.  
 Tampa, FL 33602  
 ForeclosureService@kasslaw.com  
 318000/2424650/wll  
 February 20, 27, 2026 26-00278K

## FIRST INSERTION

**NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA**

**CASE NO. 2025CC004804 BAHAMA BAY CONDOMINIUM ASSOCIATION, INC., a Florida Not-For-Profit Corporation, Plaintiff, v. COURTNEY G. FYAN & SCOTT W. FYAN, Defendants.**

Notice is given that under a Final Summary Judgment dated February 5, 2026, and in Case No. 2025CC004804 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which BAHAMA BAY CONDOMINIUM ASSOCIATION, INC., the Plaintiff and COURTNEY G. FYAN & SCOTT W. FYAN the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), at 10:00am on May 5, 2026, the following described property set forth in the Final Summary Judgment:

Unit 33303 of Bahama Bay Phase 33, A condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 5169, Page 1306 and condominium Plat Book 17, Pages 38 through 42, inclusive, of the Public Records of Polk County, Florida, and any Amendments thereto, together with its undivided share in the common elements.

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 12th day of February 2026.  
 By: /s/ Karen J. Wonsetter  
 Karen J. Wonsetter, Esq.  
 Florida Bar No. 140929  
 WONSETTLER & 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  
 February 20, 27, 2026 26-00279K

## 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 March 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  
 February 20, 2026 26-00318K

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

FIRST INSERTION

**PUBLIC NOTICE OF INTENT TO ISSUE AIR PERMIT**  
Florida Department of Environmental Protection  
Southwest District  
Draft Permit No. 1050439-010-AV  
Republic Services of Florida, LTD,  
Cedar Trail Landfill  
Polk County, Florida

**Applicant:** The applicant for this project is Republic Services of Florida, LTD. The applicant's responsible official and mailing address are: Branham Lafferty, Environmental Manager, Republic Services of Florida, LTD, Cedar Trail Landfill, 2500 West S.R. 60, Bartow, Florida 33830.

**Facility Location:** The applicant operates the existing Cedar Trail Landfill, which is located in Polk County at 2500 West S.R. 60, Bartow, Florida.

**Project:** The applicant applied on January 15, 2026, to the Department for a Title V air operation permit renewal. This is a renewal of Title V Air Operation Permit No. 1050439-005-AV. The existing facility is a solid waste landfill consisting of Class I and Class III landfill cells, leachate storage tanks and yard waste handling. Landfill gas, consisting primarily of methane, is generated from within the landfill due to microbial activity. This landfill gas is routed to a larger utility flare where it is combusted. Emergency power is provided by a diesel fired internal combustion engine coupled to an electric generator. The landfill is also an active asbestos waste disposal site.

**Permitting Authority:** Applications for Title V air operation permits are subject to review in accordance with the provisions of Chapter 403, Florida Statutes (F.S.) and Chapters 62-4, 62-210, and 62-213 of the Florida Administrative Code (F.A.C.). The

proposed project is not exempt from air permitting requirements and a Title V air operation permit is required to operate the facility. The Southwest District is the Permitting Authority responsible for making a permit determination for this project. The Permitting Authority's physical address is: 13051 North Telecom Parkway, Suite 101, Temple Terrace, Florida 33637-0926. The Permitting Authority's mailing address is: 13051 North Telecom Parkway, Suite 101, Temple Terrace, Florida 33637-0926. The Permitting Authority's phone number is (813)-470-5700.

**Project File:** A complete project file is available for public inspection during the normal business hours of 8:00 a.m. to 5:00 p.m., Monday through Friday (except legal holidays), at the address indicated above for the Permitting Authority. The complete project file includes the draft permit, the Statement of Basis, the application, and the information submitted by the applicant, exclusive of confidential records under Section 403.111, F.S. Interested persons may view the draft permit by visiting the following website: <https://fldep.dep.state.fl.us/air/emission/apds/default.asp> and entering the permit number shown above. Interested persons may contact the Permitting Authority's project review engineer for additional information at the address or phone number listed above.

**Notice of Intent to Issue Permit:** The Permitting Authority gives notice of its intent to issue a renewed Title V air operation permit to the applicant for the project described above. The applicant has provided reasonable assurance that continued operation of the existing equipment will not adversely impact air quality and that the project will comply with all appropriate provisions

of Chapters 62-4, 62-204, 62-210, 62-212, 62-213, 62-296 and 62-297, F.A.C. The Permitting Authority will issue a proposed permit and subsequent final permit in accordance with the conditions of the draft permit unless a response received in accordance with the following procedures results in a different decision or a significant change of terms or conditions.

**Comments:** The Permitting Authority will accept written comments concerning the draft Title V air operation permit for a period of 30 days from the date of publication of the Public Notice. Written comments must be received by the close of business (5:00 p.m.), on or before the end of this 30-day period by the Permitting Authority at the above address. As part of his or her comments, any person may also request that the Permitting Authority hold a public meeting on this permitting action. If the Permitting Authority determines there is sufficient interest for a public meeting, it will publish notice of the time, date, and location in the Florida Administrative Register (FAR). If a public meeting is requested within the 30-day comment period and conducted by the Permitting Authority, any oral and written comments received during the public meeting will also be considered by the Permitting Authority. If timely received written comments or comments received at a public meeting result in a significant change to the draft permit, the Permitting Authority shall issue a revised draft permit and require, if applicable, another Public Notice. All comments filed will be made available for public inspection. For additional information, contact the Permitting Authority at the above address or phone number.

**Petitions:** A person whose

substantial interests are affected by the proposed permitting decision may petition for an administrative hearing in accordance with Sections 120.569 and 120.57, F.S. Petitions filed by any persons other than those entitled to written notice under Section 120.60(3), F.S., must be filed within 14 days of publication of the Public Notice or receipt of a written notice, whichever occurs first. Under Section 120.60(3), F.S., however, any person who asked the Permitting Authority for notice of agency action may file a petition within 14 days of receipt of that notice, regardless of the date of publication. A petitioner shall mail a copy of the petition to the applicant at the address indicated above, at the time of filing. A petition for administrative hearing must contain the information set forth below and must be filed (received) with the Agency Clerk in the Office of General Counsel, 3900 Commonwealth Boulevard, MS 35, Tallahassee, Florida 32399-3000, [Agency\\_Clerk@dep.state.fl.us](mailto:Agency_Clerk@dep.state.fl.us), before the deadline. The failure of any person to file a petition within the appropriate time period shall constitute a waiver of that person's right to request an administrative determination (hearing) under Sections 120.569 and 120.57, F.S., or to intervene in this proceeding and participate as a party to it. Any subsequent intervention (in a proceeding initiated by another party) will be only at the approval of the presiding officer upon the filing of a motion in compliance with Rule 28-106.205, F.A.C.

A petition that disputes the material facts on which the Permitting Authority's action is based must contain the following information: (a) The name and address of each agency affected and each agency's file or identification number, if known; (b)

The name, address, any email address, telephone number and any facsimile number of the petitioner; the name, address, any email address, telephone number, and any facsimile number of the petitioner's representative, if any, which shall be the address for service purposes during the course of the proceeding; and an explanation of how the petitioner's substantial interests will be affected by the agency determination; (c) A statement of when and how each petitioner received notice of the agency action or proposed decision; (d) A statement of all disputed issues of material fact. If there are none, the petition must so indicate; (e) A concise statement of the ultimate facts alleged, including the specific facts the petitioner contends warrant reversal or modification of the agency's proposed action; (f) A statement of the specific rules or statutes the petitioner contends require reversal or modification of the agency's proposed action including an explanation of how the alleged facts relate to the specific rules or statutes; and, (g) A statement of the relief sought by the petitioner, stating precisely the action the petitioner wishes the agency to take with respect to the agency's proposed action. A petition that does not dispute the material facts upon which the Permitting Authority's action is based shall state that no such facts are in dispute and otherwise shall contain the same information as set forth above, as required by Rule 28-106.301, F.A.C.

Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means that the Permitting Authority's final action may be different from the position taken by it in this written notice of Intent to Issue Air Permit. Persons whose substantial interests will

be affected by any such final decision of the Permitting Authority on the application have the right to petition to become a party to the proceeding, in accordance with the requirements set forth above.

**Mediation:** Mediation is not available in this proceeding.

**Objections:** Finally, pursuant to 42 United States Code (U.S.C.) Section 7661d(b)(2), any person may petition the Administrator of the EPA within 60 days of the expiration of the Administrator's 45-day review period as established at 42 U.S.C. Section 7661d(b)(1), to object to the issuance of any Title V air operation permit. Any petition shall be based only on objections to the permit that were raised with reasonable specificity during the 30-day public comment period provided in the Public Notice, unless the petitioner demonstrates to the Administrator of the EPA that it was impracticable to raise such objections within the comment period or unless the grounds for such objection arose after the comment period. Filing of a petition with the Administrator of the EPA does not stay the effective date of any permit properly issued pursuant to the provisions of Chapter 62-213, F.A.C. Petitions filed with the Administrator of EPA must meet the requirements of 42 U.S.C. Section 7661d(b)(2) and must be filed with the Administrator of the EPA at: U.S. Environmental Protection Agency, Office of the Administrator, 1200 Pennsylvania Avenue, N.W., Mail Code: 1101A, Washington, DC 20460. For more information regarding EPA review and objections, visit EPA's Region 4 web site at <http://www2.epa.gov/cea-permitting/florida-proposed-title-v-permits>.  
February 20, 2026 26-00330K

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. 2025CA004974A000BA**  
**PHH MORTGAGE CORPORATION,**  
**Plaintiff, vs.**  
**LISBETH LOPEZ VEGA AND**  
**KELVIN OMAR BONILLA CRESPO**  
**A/K/A KELVIN BONILLA, et al.**  
**Defendant(s),**  
TO: LISBETH LOPEZ VEGA, KELVIN OMAR BONILLA CRESPO A/K/A KELVIN BONILLA, UNKNOWN SPOUSE OF LISBETH LOPEZ VEGA, UNKNOWN SPOUSE OF KELVIN OMAR BONILLA CRESPO A/K/A KELVIN BONILLA, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

LOT 284, GRACELYN GROVE PHASE 1, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 188, PAGES 30 THROUGH 35, 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 counsel for

Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 3-26-2026 / (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this 17 day of February, 2026.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: A. Nieves  
DEPUTY CLERK

Robertson, Anschutz, Schneid, Crane & Partners, PLLC  
6409 Congress Ave.,  
Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: [flmail@rasg.com](mailto:flmail@rasg.com)  
25-361448 - KIL  
February 20, 27, 2026 26-00334K

FIRST 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.: 2025CC003860**

**SQUIRE'S GROVE HOMEOWNERS ASSOCIATION, INC.,**  
**Plaintiff, vs.**  
**JESSICA LAURA GUITIERREZ, et al.,**  
**Defendant(s).**

Notice is given that pursuant to the Final Judgment of Foreclosure dated 2/6/2026, in Case No.: 2025CC003860 of the County Court in and for Polk County, Florida, wherein SQUIRE'S GROVE HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and JESSICA LAURA GUITIERREZ, et al., is/are the Defendant(s). 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 5/7/2026, the following described property set forth in the Final Judgment of Foreclosure:  
Lot 161, SQUIRE'S GROVE, ac-

cording to the plat as recorded in Plat Book 137, Pages 41 through 43, of the Public Records of Polk County, Florida.

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

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

DATED: February 17, 2026  
By: /s/ Chad Sweeting  
Chad Sweeting, Esquire  
Florida Bar No.: 93642  
ARIAS BOSINGER, PLLC  
280 W. Canton Avenue, Suite 330  
Winter Park, Florida 32789  
(407) 636-2549  
February 20, 27, 2026 26-00324K

FIRST INSERTION

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

**CASE NO. 2025CA002067A000BA**  
**PENNYMAC LOAN SERVICES, LLC,**  
**Plaintiff, vs.**  
**DARIN L WOODS A/K/A**  
**DARIN WOODS, et al..**  
**Defendant.**

TO: UNKNOWN TENANT IN POSSESSION 1, 2605 SUNSET PL DR, LAKE WALES, FL 33898  
UNKNOWN TENANT IN POSSESSION 2, 2605 SUNSET PL DR, LAKE WALES, FL 33898  
LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN

YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 14, SUNSET PLACE, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 170, PAGES 30 AND 31, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to a copy of your written defenses, if any, to it on Sara Collins, McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801

WITNESS my hand and seal of said Court on the day of FEB 11, 2026.

STACY BUTTERFIELD, CPA  
CLERK OF COURT  
OF POLK COUNTY  
As Clerk of the Court  
(SEAL) BY: Ruthy Pacheco  
Deputy Clerk

Robyn Katz, Esq.,  
McCalla Raymer Leibert Pierce, LLP,  
225 East Robinson Street, Suite 155,  
Orlando, FL 32801  
25-11224FL  
February 20, 27, 2026 26-00328K

do, FL 32801 and file the original with the clerk of the above-styled Court on or before March 20, 2026 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 11 day of February, 2026.

STACY BUTTERFIELD, CPA  
CLERK OF COURT  
OF POLK COUNTY  
As Clerk of the Court  
(SEAL) BY: A. Nieves  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLP  
225 East Robinson Street, Suite 155,  
Orlando, FL 32801  
Phonic: (407) 674-1850  
Fax: (321) 248-0420  
Email: [AccountsPayable@mccalla.com](mailto:AccountsPayable@mccalla.com)  
25-11961FL  
February 20, 27, 2026 26-00329K

FIRST INSERTION

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

**CASE NO. 2025CA000328000000**  
**FREEDOM MORTGAGE CORPORATION,**  
**Plaintiff, vs.**  
**LYNN S WILSON A/K/A**  
**LYNN STEWART WILSON, et al.,**  
**Defendant.**

To: CHRISTOPHER LOUIS WILSON, 2204 ASHTON PALMS DR #B10, LAKE WALES, FL 33859  
UNKNOWN SPOUSE OF CHRISTOPHER LOUIS WILSON, 2204 ASHTON PALMS DR #B10, LAKE WALES, FL 33859  
LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN

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

UNIT NO. B10, THE PALMS OF ASHTON, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 5268, PAGE 1643, TOGETHER WITH THE FIRST AMENDMENT THERETO RECORDED IN OFFICIAL RECORDS 5710, PAGE 492, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to file a copy of your written defenses, if any, to it on Robyn Katz, Esq., McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 3/20/2026 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the day of FEB 11, 2026.

STACY BUTTERFIELD, CPA  
CLERK OF COURT  
OF POLK COUNTY  
As Clerk of the Court  
(SEAL) BY: Ruthy Pacheco  
Deputy Clerk

Robyn Katz, Esq.,  
McCalla Raymer Leibert Pierce, LLP,  
225 East Robinson Street, Suite 155,  
Orlando, FL 32801  
25-11224FL  
February 20, 27, 2026 26-00328K

**PUBLISH YOUR LEGAL NOTICE**

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

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

and select the appropriate County name from the menu option

or email [legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)

FLORIDA'S NEWSPAPER FOR THE C-SUITE

**Business Observer**

110208\_015

**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](mailto:legal@businessobserverfl.com)

**Business Observer**

110208\_015

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

## 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: 2025CA004774A000BA**  
**PENNYMAC LOAN SERVICES, LLC,**  
**Plaintiff, vs.**  
**EDWARD OMAR RUIZ RIVERA A/K/A EDWARD OMAR RUIZ-RIVERA A/K/A EDWARD O. RUIZ-RIVERA A/K/A EDWARD O. RIVERA; JANAIRA IVETTE VALENTIN ACEVEDO A/K/A JANAIRA IVETTE VALENTIN-ACEVEDO A/K/A JANAIRA I. VALENTIN-ACEVEDO; RIVERSTONE AT TOWN PARK PHASES 5 AND 6 HOMEOWNERS ASSOCIATION, INC.; STATE OF FLORIDA; CLERK OF THE COURT OF POLK COUNTY, FLORIDA; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant(s).**

TO: JANAIRA IVETTE VALENTIN ACEVEDO A/K/A JANAIRA IVETTE VALENTIN-ACEVEDO A/K/A JANAIRA I. VALENTIN-ACEVEDO  
LAST KNOWN ADDRESS:  
5560 SILTSTONE ST,  
LAKELAND, FL 33811  
ALSO ATTEMPTED AT:  
940 MARINES ST., APT. 104,  
LAKELAND, FL 33815

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

LOT 1, BLOCK 8, RIVERSTONE PHASE 5 AND 6, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 185, PAGES 26 THROUGH 36, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
PROPERTY ADDRESS: 5560 Siltstone St, Lakeland, FL 33811

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 March 18, 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 9th day of February, 2026.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: A. NIEVES  
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  
04-100857-F00  
February 20, 27, 2026 26-00302K

## 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. 2025CA004951A000BA**  
**WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF OBX 2022-NQM9 TRUST,**  
**Plaintiff, vs.**  
**THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LEONEL E. URZUA, DECEASED. et. al.**  
**Defendant(s).**

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LEONEL E. URZUA, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

LOT 62, DAVENPORT ESTATES PHASE 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED

IN PLAT BOOK 179, PAGE(S) 5 THROUGH 8, 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 counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before /30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

Default Date: March 23, 2026  
WITNESS my hand and the seal of this Court at Polk County, Florida, this 12 day of February, 2026.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: A. NIEVES  
DEPUTY CLERK

ROBERTSON, ANSCHUTZ,  
AND SCHNEID, PL  
ATTORNEY FOR PLAINTIFF  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: flmail@raslg.com  
25-318506  
February 20, 27, 2026 26-00303K

## FIRST INSERTION

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

**CASE NO.:**  
**2025CA-004700-A000-BA**  
**NORTHDRIDGE RESERVE HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation,**  
**Plaintiff, v.**  
**WOODLEN GODIE ALEMY AND UNKNOWN TENANT,**  
**Defendant(s).**

TO: Woodlen Godie Alemy  
3435 S. Orange Avenue, Apt E239  
Orlando, FL 32806  
and  
643 Taft Drive  
Davenport, FL 33837

You are Notified that an action to foreclose a claim of lien on the following property in Polk County, Florida:

Lot 85, NORTHDRIDGE RESERVE, according to the plat thereof, as recorded in Plat Book 173, Page 21, of the Public Records of Polk County, Florida and all amendments thereto.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, whose address is KAYE BENDER REMBAUM, P.L., 1200 Park Central Boulevard South, Pompano Beach,

Florida 33064, within thirty (30) days after the first publication of this notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a Default will be entered against you for the relief demanded in the Complaint 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: March 20, 2026  
Witness my hand and the seal of this Court on February 11, 2026.

Clerk of the Court  
Stacy M. Butterfield  
(SEAL) BY: A. Nieves  
As Deputy Clerk  
KAYE BENDER REMBAUM, P.L.,  
1200 PARK CENTRAL  
BOULEVARD SOUTH,  
POMPANO BEACH, FLORIDA 33064  
February 20, 27, 2026 26-00312K

## FIRST INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File Number: 2026CP000034A000**  
**IN RE: ESTATE OF**  
**KENNETH E. KIMBREL,**  
**Deceased.**

The administration of the Estate of KENNETH E. KIMBREL, Deceased, whose date of death was November 14, 2024 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. BOX 9000, #CC-4, Bartow, FL 33831. The names and addresses of the Personal Representative for said Estate and the Attorney for said Personal Representative are respectively set forth below.

All creditors of the Decedent and other persons having claims or demands against the Decedent's Estate upon 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 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 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 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 Florida Statutes Sections 732.216 - 732.228 applies, or may apply, unless a written demand is made by a creditor as specified under Florida Statutes Section 732.2211.

The date of first publication of this Notice is February 20, 2026.

**Personal Representative:**  
**LYNN KIMBREL,**  
273 6th AVENUE, APT. 408  
MANISTEE, MI 49660

Attorney for Personal Representative:  
BARRY A. DIAMOND, #471770  
LAW OFFICES OF  
BARRY A. DIAMOND, P.A.  
Coral Springs Professional Campus  
5541 N. University Drive,  
Suite 103  
Coral Springs, Florida 33067  
Telephone: (954) 752-5000  
February 20, 27, 2026 26-00314K

## 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. 2025CA002629A000BA**  
**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,**  
**Plaintiff, vs.**

**JANICE P. NORTHERN; PRO-ROOFING USA OF FLORIDA LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated February 3, 2026, and entered in Case No. 2025CA002629A-000BA of the Circuit Court in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is Plaintiff and JANICE P. NORTHERN; PRO-ROOFING USA OF FLORIDA LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, at 10:00 a.m., on March 20, 2026, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT ONE (1), TWO (2),

THREE (3) AND FOUR (4), BLOCK NINE (9), COUNTRY CLUB ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGE 10, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

DATED February 13, 2026.

By: /s/ Lisa A Woodburn  
Lisa A Woodburn  
Florida Bar No.: 11003  
Roy Diaz, Attorney of Record  
Diaz Bar No. 767700  
Diaz Anselmo & Associates, P.A.  
Attorneys for Plaintiff  
499 NW 70th Ave., Suite 309  
Fort Lauderdale, FL 33317  
Telephone: (954) 564-0071  
Facsimile: (954) 564-9252  
Service E-mail: answers@dallegal.com  
1496-219909 /VMR  
February 20, 27, 2026 26-00297K

## SUBSEQUENT INSERTIONS

## --- SALES ---

## 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.: 2023-CC-003597**

**LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, Inc.,**  
**Plaintiff, vs.**

**JENNIFER A. WILLS A/K/A JENNIFER A. WILLIS, et al.,**  
**Defendants.**

Notice is given that pursuant to the Amended Final Judgment of Foreclosure dated June 4, 2025, in Case No.: 2023-CC-003597 of the County Court in and for Polk County, Florida, wherein LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and JENNIFER A. WILLS A/K/A JENNIFER A. WILLIS, 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 April 7, 2026, the following described property set forth in the Final Judgment of Foreclosure:

Lot 346, LAKESIDE LAND-

INGS PHASE ONE, according to the Plat as recorded in Plat Book 147, Pages 45 through 55, of the Public Records of Polk County, Florida.

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

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: February 4, 2026  
By: /s/ Chad Sweeting  
Chad Sweeting, Esquire  
Florida Bar No.: 93642  
ARIAS BOSINGER, PLLC  
280 W. Canton Avenue, Suite 330  
Winter Park, Florida 32789  
(407) 636-2549  
February 13, 20, 2026 26-00223K

## 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 Kremlo located at 828 Cambridge Drive in the City of Winter Haven, Polk, FL

33881 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 16th day of February, 2026  
Linares Property Experts LLC  
Louis Linares  
February 20, 2026 26-00321K

## SUBSEQUENT INSERTIONS

## --- ACTIONS / ESTATE ---

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
PROBATE DIVISION  
**File No. 2026CP000395A000BA**  
**IN RE: ESTATE OF**  
**YOLANDA JARDON,**  
**Deceased.**

The administration of the estate of YOLANDA JARDON, Deceased, whose date of death was June 26, 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.

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

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2026-CP-153**  
**Division Probate**  
**IN RE: ESTATE OF**  
**JOAN CATONE**  
**Deceased.**

The administration of the Estate of Joan Catone, deceased, whose date of death was November 29, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway, Bartow, FL 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is February 13, 2026.

**JESUS ORLANDO JARDON,**  
**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  
or (305) 956-9040  
Fax: (305) 945-2905  
Primary Email:  
Scott@srblawyers.com  
Secondary Email:  
Jennifer@srblawyers.com  
February 13, 20, 2026 26-00268K

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2026-CP-153**  
**Division Probate**  
**IN RE: ESTATE OF**  
**JOAN CATONE**  
**Deceased.**

The administration of the Estate of Joan Catone, deceased, whose date of death was November 29, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway, Bartow, FL 33830. The names and addresses of the Personal 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 February 13, 2026.

**Personal Representative:**  
**Christopher Catone**  
3046 Brixton Drive  
Jenison, MI 49428

Attorney for Personal Representative:  
Joshua M. Sachs, Esq.  
E-Mail Addresses:  
jms@hendersonsachs.com  
michael@hendersonsachs.com  
Florida Bar No. 24277  
Henderson Sachs PA  
8240 Exchange Drive Ste., C6  
Orlando, FL 32809  
Telephone: 4078502500  
February 13, 20, 2026 26-00256K

## SECOND INSERTION

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

**CASE NO. 2025CA003117A000BA**  
**TRUIST BANK,**  
**Plaintiff, vs.**  
**HERIBERTO LAUREANO**  
**RODRIGUEZ A/K/A**  
**HERIBERTO LAUREANO, et al.,**  
**Defendant.**

To: HERIBERTO LAUREANO  
RODRIGUEZ A/K/A  
HERIBERTO LAUREANO  
706 HAWK LN,  
POINCIANA, FL 34759  
LAST KNOWN ADDRESS STATED,  
CURRENT RESIDENCE UNKNOWN

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

LOT 3, BLOCK 707, POINCIANA NEIGHBORHOOD OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to file a copy of your written defenses, if any, to it on Sara Collins, Esq, McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite

155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 3/11/26 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 2nd day of Feb., 2026.

STACY BUTTERFIELD, CPA  
CLERK OF COURT  
OF POLK COUNTY  
As Clerk of the Court  
(SEAL) BY: Sebastian Irlanda  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLP  
225 East Robinson Street,  
Suite 155,  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: AccountsPayable@mccalla.com  
25-12879FL  
February 13, 20, 2026 26-00233K

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

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
SSN: XXX-XX-6680  
File No.: 26CP-0351  
IN RE: ESTATE OF KEVIN GERARD DOOHAN, Deceased

The administration of the estate of KEVIN GERARD DOOHAN, deceased, whose date of death was April 5, 2024, and whose Social Security Number is XXX-XX-6680, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, FL 33831-9000. The name and address 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 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 SO FILED 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 the first publication of this notice is the 13th day of February, 2026.  
Signed on this 10th day of February, 2026.

**Personal Representative:**  
**Eva Doohan**  
7718 Brian Loop  
Lakeland, FL 33810  
Attorney for Personal Representative:  
Michael A. Johnson  
Florida Bar #: 0474258  
P.O. Box 1397  
Lakeland, FL 33802-1397  
Telephone: (863) 688-0741  
Fax#: (863) 688-0472  
Primary email:  
majlaw@tampabay.rr.com  
February 13, 20, 2026 26-00257K

SECOND INSERTION

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

**CASE NO. 2025CA003533A000BA**  
**PENNYMAC LOAN SERVICES, LLC,**  
**Plaintiff, vs.**  
**GERALD E. BRANIGAN A/K/A GERARD EDWARD BRANIGAN A/K/A GERARD BRANIGAN, JR., et al.,**  
**Defendant.**

To: NICOLE PARKER, 1851 FINCHER DR., BENSALEM, PA 19020  
UNKNOWN SPOUSE OF NICOLE PARKER, 1851 FINCHER DR., BENSALEM, PA 19020

LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN  
YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit:  
LOT 312, OF SADDLE CREEK PRESERVE PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 189, PAGE 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to file a copy of your written defenses, if any, to it on Sara Collins, Esq, McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite

155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 2/4/2026 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.  
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of said Court on the 29 day of Dec, 2025.  
STACY BUTTERFIELD, CPA  
CLERK OF COURT OF POLK COUNTY  
As Clerk of the Court  
BY: /s/ Asuncion Nieves  
Deputy Clerk

MCCALLA RAYMER LEIBERT PIERCE, LLP  
225 East Robinson Street, Suite 155, Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email:  
AccountsPayable@mccalla.com  
24-10692FL  
February 13, 20, 2026 26-00271K

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. 2024CA002992000000**  
**VALLEY STRONG CREDIT UNION,**  
**Plaintiff, vs.**  
**MELODY RICHARDI A/K/A MELODY MURPHY A/K/A MELODY PATE RICHARDI A/K/A MELODY BURKEY, et al.,**  
**Defendant.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 14, 2025 in Civil Case No. 2024CA002992000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein VALLEY STRONG CREDIT UNION is Plaintiff and Melody Richardi a/k/a Melody Murphy a/k/a Melody Pate Richardi a/k/a Melody Burke, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 6th day of March, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

The North 1/2 of the West 90.00 feet of Lot 9, and the North 1/2 of Lot 10, less additional right-of-way, Block P of W.F. HALLAM & CO'S LAKELAND HIGHLANDS CLUB ACRE LOTS, according to the plat thereof recorded in Plat Book 1, Page 107, of the Public Records of Polk County, Florida;  
LESS AND EXCEPT: The West 35.00 feet for road right-of-way.

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.

SUBMITTED on this 10th day of February, 2026.  
TIFFANY & BOSCO, P.A.  
/s/ Kathryn I. Kasper, Esq.  
Anthony R. Smith, Esq.  
FL Bar #157147  
Kathryn I. Kasper, Esq.  
FL Bar #0621188  
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  
February 13, 20, 2026 26-00251K

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2024-CA-003096**

**PENNYMAC LOAN SERVICES, LLC,**  
**Plaintiff, v.**  
**DYLAN MAGDANZ, et al.,**  
**Defendants.**

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on March 16, 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:

The West 90 feet of the East 835.50 feet of the South 140 feet of the North 1/4 of the Southeast 1/4 of the Northeast 1/4 of Section 10, Township 29 South, Range 23 East, Polk County, Florida. Subject to a utility easement of 15 feet along the South side thereof.

Property Address: 2318 Maple Hill Drive, Lakeland, FL 33811 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 Mortgagee, 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 10th day of February, 2026.  
TIFFANY & BOSCO, P.A.  
/s/ Kathryn I. Kasper, Esq.  
Anthony R. Smith, Esq.  
FL Bar #157147  
Kathryn I. Kasper, Esq.  
FL Bar #0621188  
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  
February 13, 20, 2026 26-00259K

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. 2025CA000876000000**  
**Planet Home Lending, LLC,**  
**Plaintiff, vs.**

**Wilson D. Clark a/k/a Wilson Clark, et al.,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025CA000876000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Planet Home Lending, LLC is the Plaintiff and Wilson D. Clark a/k/a Wilson Clark; Jenna M. Clark a/k/a Jenna Clark; Unknown Spouse of Jenna M. Clark a/k/a Jenna Clark 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 31st day of March, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 2, BLOCK H, LESS THE WEST 15 FEET, REVISED MAP OF GLENWOOD PARK, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 9, PAGE(S) 25, OF

THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TAX ID:  
23-27-36-015500-008012

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 February 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-F00419  
February 13, 20, 2026 26-00250K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 532025CP003973A000BA**  
**Division: Probate**  
**IN RE: THE ESTATE OF RONALD GRATTON, SR**  
**Deceased.**

The administration of the estate of Ronald Gratton, Sr, deceased, whose date of death was October 6, 2025, is pending in the Tenth Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, FL 33830. The names and addresses of the petitioner/personal representative and the attorney for the petitioner/personal representative are set forth below.

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

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

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

The personal representative or curator has no duty to discover whether any property held at the time of 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 Florida Statutes §§ 732.216 - 732.228, applies, or may apply, unless a written demand is made by the surviving spouse or a beneficiary as specified under Florida Statute § 732.2211.

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 February 13, 2026.  
Signed on 12/08/2025.

**Ronald Gratton, Jr.**  
Skiles K. Jones, Esq.  
Attorney for Ronald Gratton, Jr.  
Florida Bar Number: 1000367  
Patriot Legal Group  
10 Bobby Green Plaza  
Auburndale, FL 33823  
Telephone: (863) 332-2114  
Fax: (407) 720-8350  
E-Mail: skiles@patriotlegal.com  
Secondary E-Mail:  
service@patriotlegal.com  
February 13, 20, 2026 26-00235K

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. 2025CA003416A000BA**  
**NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,**  
**Plaintiff, vs.**  
**JAMES MILNES, et al.,**  
**Defendant.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered January 15, 2026 in Civil Case No. 2025CA003416A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is Plaintiff and James Milnes, 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 2nd day of March, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

The West 45 feet of Lot 16 and the East 90 feet of Lot 17, ALTA VISTA, a subdivision accord-

ing to the plat thereof recorded in Plat Book 2, Page 65, 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  
25-11303FL  
February 13, 20, 2026 26-00226K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 26CP-302**  
**Division Probate**  
**IN RE: ESTATE OF DANIEL R. JONES**  
**Deceased.**

The administration of the estate of Daniel R. Jones, deceased, whose date of death was August 20, 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.

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 February 13, 2026.

**Personal Representative:**  
**Elizabeth A. Jones**  
4599 Cortland Drive  
Davenport, Florida 33837  
Attorney for Personal Representative:  
Charlotte C. Stone, Esq.  
Florida Bar Number: 21297  
Stone Law Group, P.L.  
123 US Hwy 27 North  
Sebring, Florida 33870  
Telephone: (863) 402-5424  
Fax: (863) 402-5425  
E-Mail:  
charlotte@stonelawgroupfl.com  
Secondary E-Mail:  
amanda@stonelawgroupfl.com  
February 13, 20, 2026 26-00234K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2025CP004156A000BA**  
**IN RE: ESTATE OF MARY VICTORIA ALLARD A/K/A MARY V. ALLARD**  
**Deceased.**

The administration of the estate of Mary Victoria Allard a/k/a Mary V. Allard, deceased, whose date of death was October 18, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P. O. Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death

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

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

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

The date of first publication of this notice is February 13, 2026.

**Personal Representative:**  
**/s/ Jonathan Michael Allard**  
**Jonathan Michael Allard**  
903 Old North Road, Waimauku, Auckland, 0882 New Zealand  
Attorney for Personal Representative:  
**/s/ Nicole Loughlin**  
Nicole Loughlin, Attorney  
Florida Bar Number: 105337  
Loughlin Law, P.A.  
150 East Palmetto Park Road, Suite 800  
Boca Raton, Florida 33432  
Telephone: (561) 921-5751  
Fax: (561) 931-0107  
E-Mail: nicole@loughlinlawpa.com  
Secondary E-Mail:  
assistant@loughlinlawpa.com  
February 13, 20, 2026 26-00236K

SECOND INSERTION

**NOTICE OF PUBLIC SALE**

The following personal property of KATHRYN WETHERINGTON will, on February 25, 2026, at 10:00 a.m., at 367 Lisa Street, Lot 367, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109: 1981 OAKB MOBILE HOME, VIN: 10L13518, TITLE NO.: 0019322640 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#31021-1596)  
February 13, 20, 2026 26-00269K

**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**

**SAVE TIME**

**Email your Legal Notice**  
legal@businessobserverfl.com • Deadline Wednesday at noon • Friday Publication

SARASOTA • MANATEE • HILLSBOROUGH • PASCO • PINELLAS • POLK • LEE • COLLIER • CHARLOTTE

**Business Observer**

## --- ACTIONS / SALES ---

## 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. 532025CA002850A000BA LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. DAVID RUTHERFORD, et al. Defendant(s).**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 02, 2026, and entered in 532025CA002850A000BA of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and DAVID RUTHERFORD; LORI RUTHERFORD; HIGHLAND MEADOWS 4A HOMEOWNERS ASSOCIATION, INC.; FLORIDA HOUSING FINANCE CORPORATION 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 March 03, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 69, HIGHLAND MEADOWS PHASE 4A, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 160, PAGES 32-35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Property Address: 117 TANAGER ST, HAINES CITY, FL 33844  
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

**IMPORTANT**

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 10 day of February, 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: fmail@raslg.com  
By: /s/ Danielle Salem  
Danielle Salem, Esquire  
Florida Bar No. 0058248  
Communication Email: dsalem@raslg.com  
25-300129 - CyO  
February 13, 20, 2026 26-00266K

## SECOND INSERTION

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

**CASE NO.: 2025 CA 000826 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. TYLER RIAN KILLEN, et al., Defendants.**

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered on February 2, 2026 in Case No. 2025 CA 000826 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff, and TYLER RIAN KILLEN, SUNERGY SOLAR LLC, WIND MEADOWS SOUTH HOMEOWNERS ASSOCIATION, INC., and UNKNOWN SPOUSE OF TYLER RIAN KILLE are Defendants, the Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on www.polk.realforeclose.com, on the 6th day of March 2026, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment, to wit:

LOT 260, OF WIND MEADOWS SOUTH PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN

PLAT BOOK 191, PAGE 21, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Also known as 3947 RESTING ROBIN AVE, BARTOW, FL 33830

together with all existing or subsequently erected or affixed buildings, improvements and fixtures.

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

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

Dated this 10th day of February 2026. Sokolof Remtulla, LLP  
By: /s/ Benjamin D. Ladouceur  
Benjamin D. Ladouceur, Esq.  
Florida Bar No.: 73863  
SOKOLOF REMTULLA, LLP,  
1800 NW Corporate Blvd., Ste. 302,  
Telephone: 561-507-5252  
E-mail: pleadings@sokrem.com,  
Counsel for Plaintiff  
February 13, 20, 2026 26-00262K

## SECOND 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.: 532023CA004360000000 U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR RMTP TRUST, SERIES 2021 COTTAGE-TT-V., Plaintiff, v. ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST JOSE D. REYES, DECEASED, et al, Defendant(s).**

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on January 22, 2026 and entered in Case No. 532023CA004360000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein DEBORAH M. REYES AND JOSE D. REYES, 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 March 10, 2026 at 10:00am, the following described real property as set forth in said Final Judgment, to wit:

COMMENCING 130.0 FEET SOUTH AND 256.66 FEET WEST OF THE SOUTHWEST CORNER OF LOT 11, BLOCK 2, HASKELL HOMES, A SUBDIVISION RECORDED IN PLAT BOOK 45, PAGE 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN NORTH 0 DEGREES 01 MINUTES 15 SECONDS WEST 340.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 0 DEGREES 01 MINUTES 15 SECONDS WEST, 90.0 FEET; THENCE NORTH 89 DEGREES 58 MINUTES 45 SECONDS EAST 110.0 FEET; THENCE SOUTH 0 DEGREES 01 MINUTES 15 SECONDS

EAST 90.0 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES 45 SECONDS WEST, 110.0 FEET TO THE POINT OF BEGINNING, LYING AND BEING IN SECTION 24, TOWNSHIP 29 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA.

and commonly known as: 6236 ALABAMA AVENUE, LAKE LAND, FL 33813 (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.

Dated this 10th day of February, 2026. 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  
February 13, 20, 2026 26-00260K

## SECOND INSERTION

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

**CASE NO. 2025-CA-003720 MADISON PLACE TOWNHOME ASSOCIATION, INC., A FLORIDA NOT FOR PROFIT CORPORATION, PLAINTIFF, v. JOAQUIN GONZALEZ and UNKNOWN SPOUSE OF JOAQUIN GONZALEZ DEFENDANTS.**

TO: Joaquin Gonzalez  
1124 Merrill Street  
Davenport, FL 33837  
(last known address)  
AND  
Unknown Spouse of Joaquin Gonzalez  
Davenport, FL 33837  
(last known address)

YOU ARE HEREBY NOTIFIED that an action to enforce and foreclose a Claim of Lien for assessments and to foreclose any claims which are inferior to the right, title and interest of the Plaintiff herein in the following described property:

Lot 244, Madison Place Phase 2, according to the map or plat thereof, as recorded in Plat Book 181, Page(s) 24 through 27, 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:

K. JOY MATTINGLY, ESQ. (JL)

Becker & Poliakoff, P.A.

1 East Broward Blvd., Suite 1900  
Fort Lauderdale, FL 33301  
Phone: (954) 985-4102  
Fax: (954) 987-5940

Primary email: cofoservicemail@beckerlawyers.com  
on or before 3/9/26, and to file the original of the defenses with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter. If a Defendant fails to do so, a default will be entered against that Defendant for the relief demanded in the Complaint.

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

WITNESS my hand and the seal of said Court 1/28/26.

STACY M. BUTTERFIELD,  
as Clerk of said Court  
By: /s/ Sebastian Irlanda  
As Deputy Clerk

K. JOY MATTINGLY, ESQ. (JL)  
Plaintiff's attorney,  
BECKER & POLIAKOFF, P.A.  
1 East Broward Blvd., Suite 1900  
Fort Lauderdale, FL 33301  
Phone: (954) 985-4102  
Fax: (954) 987-5940  
Primary email:  
cofoservicemail@beckerlawyers.com  
M31153/420945/30524293  
February 13, 20, 2026 26-00232K

## 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. 2024CA003330000000 FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2021-2, Plaintiff, vs. MARY F. ALEXANDER, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 17, 2025, and entered in 2024CA003330000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2021-2 is the Plaintiff and MARY F. ALEXANDER; MOSES ALEXANDER; POLK COUNTY, FLORIDA; GOODLEAP, LLC F/K/A LOANPAL, LLC 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 March 02, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 11, BLOCK D, VALENCIA HILLS SUBDIVISION, HAINES CITY, FLORIDA, ACCORDING TO THE PLAT THEREOF, AS RECORDED

IN PLAT BOOK 63, PAGE 34 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA  
Property Address:  
1304 AVENUE N,  
HAINES CITY, FL 33844

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

**IMPORTANT**

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 10 day of February, 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: fmail@raslg.com  
By: /s/ Danielle Salem  
Danielle Salem, Esquire  
Florida Bar No. 0058248  
Communication Email: dsalem@raslg.com  
25-169695 - RaO  
February 13, 20, 2026 26-00264K

## 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.: 2021CC002422 WB HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs. FELIX IVAN LLANOS ORTIZ, et al., Defendants.**

Notice is given that pursuant to the Amended Final Judgment of Foreclosure dated April 12, 2024, in Case No.: 2021-CC-002422 of the County Court in and for Polk County, Florida, wherein WB HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and FELIX IVAN LLANOS ORTIZ, 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 April 7, 2026, the following described property set forth in the Final Judgment of Foreclosure:

Lot 90, WILLOW BEND - PHASE 2, according to the plat as recorded in Plat Book 166,

Pages 36 through 38, 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: February 4, 2026  
By: /s/ Chad Sweeting  
Chad Sweeting, Esquire  
Florida Bar No.: 93642  
ARIAS BOSINGER, PLLC  
280 W. Canton Avenue,  
Suite 330  
Winter Park, Florida 32789  
(407) 636-2549  
February 13, 20, 2026 26-00224K

## 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. 2024CA002769000000 U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, Plaintiff, vs. JARED BRAUN AND ANNE-MARIE BRAUN, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 02, 2025, and entered in 2024CA002769000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and JARED BRAUN; ANNE-MARIE BRAUN; THE CLERK OF COURTS OF POLK COUNTY, FLORIDA are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on March 02, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 18, BLOCK E, WOODLAND ESTATES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 39, PAGE 29, OF THE PUBLIC

RECORDS OF POLK COUNTY, FLORIDA  
Property Address: 2715 DIXIE RD, LAKE LAND, FL 33801

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

**IMPORTANT**

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

Dated this 10 day of February, 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: fmail@raslg.com  
By: /s/ Danielle Salem  
Danielle Salem, Esquire  
Florida Bar No. 0058248  
Communication Email: dsalem@raslg.com  
24-248628 - CyO  
February 13, 20, 2026 26-00265K

## 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. 2025CA005099A000BA Freedom Mortgage Corporation Plaintiff, vs. Morgan Droz; Unknown Spouse of Morgan Droz; The Unknown Spouse, Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Nancy Elizabeth Orem a/k/a Nancy Orem, Deceased; et al Defendants.**

TO: The Unknown Spouse, Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Nancy Elizabeth Orem a/k/a Nancy Orem, Deceased  
Last Known Address: Unknown  
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:

LOT 1 AND THE NORTH 1/2 OF LOT 4, BLOCK 13, SUMMERLIN SCHOOL LANDS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 25A, AND PLAT BOOK 3, PAGE 15, 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, 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 March 6, 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 January 28, 2026.  
Stacy M. Butterfield  
As Clerk of the Court  
(SEAL) By A. Nieves  
As Deputy Clerk  
Amanda Driscoll, Esquire,  
Brock & Scott, PLLC.,  
the Plaintiff's attorney,  
4919 Memorial Hwy, Suite 135,  
Tampa, FL 33634  
File # 25-F03551  
February 13, 20, 2026 26-00231K

## 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. 2023CA004149000000 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. OSCAR VAZQUEZ, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 26, 2025, and entered in 2023CA004149000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and OSCAR VAZQUEZ; FLORIDA HOUSING FINANCE CORPORATION; THE UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; MV REALTY PBC, LLC 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 March 05, 2026, the following described property as set forth in said Final Judgment, to wit:

LOTS 1, 2, 3, 4, 5 AND 6, BLOCK D, SHADOW LAWN, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGE(S) 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 1050 PINE AVE, LAKE WALES, FL 33853  
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

**IMPORTANT**

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

Dated this 10 day of February, 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: fmail@raslg.com  
By: /s/ Danielle Salem  
Danielle Salem, Esquire  
Florida Bar No. 0058248  
Communication Email: dsalem@raslg.com  
22-056066 - RaO  
February 13, 20, 2026 26-00263K

--- PUBLIC SALES / ACTIONS ---

SECOND INSERTION

**THE GARDNER TRAILS COMMUNITY DEVELOPMENT DISTRICT NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM SPECIAL ASSESSMENTS; AND NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2026 BUDGET; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.**

The Board of Supervisors ("Board") of The Gardner Trails Community Development District ("District") will hold two public hearings on April 1, 2026, at 10:00 a.m. EST, at the Lake Alfred Public Library, 245 N. Seminole Avenue, Lake Alfred, Florida 33850. The District intends to use the uniform method of collecting non-ad valorem special assessments ("Uniform Method") to be levied by the District on properties located on land included within the District, and to consider the adoption of the proposed budget for Fiscal Year 2026.

The District may levy non-ad valorem special assessments for the purpose of financing, acquiring, maintaining and/or operating community development facilities, services and improvements within and without the boundaries of the District, which may consist of, among other things, amenity facilities, stormwater management improvements, utilities, irrigation, landscape, roadways, and other lawful improvements or services within or without the boundaries of the District. All affected property owners have the right to appear at the public hearing and be heard regarding the use of the Uniform Method. Written comments may also be submitted to the District Manager's Office prior to the hearing.

The District will also hold a public hearing for the purpose of hearing comments and objections on the adoption of the proposed budget for Fiscal Year 2026 ("2026 Proposed Budget"). A regular board meeting of the District

will also be held at that time where the Board may consider any other business that may properly come before it. A copy of the agenda and 2026 Proposed Budget may be obtained at the offices of the District Manager, Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619, (813) 344-4844 ("District Manager's Office"), during normal business hours.

The public hearings are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearings may be continued to a date, time, and location to be specified on the record at the meeting or hearings.

The public hearings and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearings and meeting may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when Board Supervisors or District Staff may participate by communications media technology, including telephonic or video conferencing.

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Manager's Office, c/o Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619, (813) 344-4844, at least three (3) business days 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.

Any person who decides to appeal any decision made by the Board with respect to any matter considered at the hearing or meeting is advised that such person will need a record of the proceedings and, for such purpose, may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. Such person should be aware that they are responsible for making or obtaining such record at their own expense.

Jason Greenwood  
District Manager  
Feb. 13, 20, 27; Mar. 6, 2026  
26-00247K

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. 532025CA0003611 PennyMac Loan Services, LLC Plaintiff, vs. Ivan Menendez Iglesias; Emerald Pointe Homeowners Association of Lakeland, Inc.; Lizandra Gonzalez Pena Laffita Defendants.**

TO: Lizandra Gonzalez Pena Laffita Last Known Address: 5836 Daughtery Downs Loop, Lakeland, FL 33809

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

LOT 29, EMERALD POINTE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 107, PAGE(S) 24, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634

33634, within thirty (30) days of the first date of publication on or before March 9, 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 January 29, 2026.  
Stacy M. Butterfield  
As Clerk of the Court  
(SEAL) By A. Nieves  
As Deputy Clerk

Julie York, Esquire,  
Brock & Scott, PLLC.,  
the Plaintiff's attorney,  
4919 Memorial Hwy, Suite 135,  
Tampa, FL 33634  
File # 25-F02174  
February 13, 20, 2026 26-00230K

SECOND INSERTION

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION**

**CASE NO.: 532025CA004005A000BA VILLAGE CAPITAL & INVESTMENT LLC, Plaintiff, vs. CHERI ANN SCOTT A/K/A CHERI A. SCOTT, et al., Defendants.**

TO: CHERI ANN SCOTT A/K/A CHERI A. SCOTT 33 HERRING CT, KISSIMMEE, FL 34759

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

LOT 9, BLOCK 1021, OF POINCIANA NEIGHBORHOOD 4, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGES 4-18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, FORT LAUDERDALE, FL 33310 on or before March 12, 2026, a date at least thirty

(30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

WITNESS my hand and the seal of this Court this day of FEB 03, 2026.

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

De Cubas & Lewis, P.A.,  
Attorney for Plaintiff,  
PO BOX 5026,  
FORT LAUDERDALE, FL 33310  
25-03315  
February 13, 20, 2026 26-00228K

SECOND INSERTION

**NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY**

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

**Case #: 2025CA001478A000BA DIVISION: 8**

**Truist Bank, f/k/a Branch Banking and Trust Company Plaintiff, vs.-**

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

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

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

LOT 30, WATERVIEW, ACCORDING TO THE MAP

OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 106, PAGE(S) 36 AND 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 196 Waterview Circle, Auburndale, FL 33823.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 750 Park of Commerce Blvd., Suite 130, Boca Raton, FL 33487, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before with service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of this Court on the day of FEB 02 2026.

Stacy M. Butterfield  
Circuit and County Courts  
(SEAL) By: Ruthy Pacheco  
Deputy Clerk  
Default Date 3/11/2026

LOGS LEGAL GROUP LLP,  
Attorneys for Plaintiff,  
750 Park of Commerce Blvd.,  
Suite 130,  
Boca Raton, FL 33487  
25-332938 FC01 SUU  
February 13, 20, 2026 26-00245K

SECOND INSERTION

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

**CASE NO.: 532025CA004144A000BA WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN IT'S INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR CHNGE MORTGAGE TRUST**

**2023-2, Plaintiff, v. EVELYN FELICIANO SUAREZ; et al, Defendant(s).**

To the following Defendant(s): DANIEL SUAREZ, JR. (Last Known Address: 409 PATRICK AVE, WINTER HAVEN, FL 33880)

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

LOT 29, BLOCK J, JAN PHYL VILLAGE UNIT NUMBER ELEVEN, ACCORDING TO HE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 50, PAGES 34, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 409 PATRICK AVE, WINTER HAVEN, FL 33880

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti | Berger LLP;

er LLP, Attorney for Plaintiff, whose address is 10800 Biscayne Blvd., Suite 201, Miami, FL 33161 3/16/2026, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

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

WITNESS my hand and the seal of this Court this FEB 06 2026.

STACY M. BUTTERFIELD  
As Clerk of the Court  
(SEAL) By Ruthy Pacheco  
As Deputy Clerk

Ghidotti | Berger LLP,  
Attorney for Plaintiff,  
10800 Biscayne Blvd., Suite 201,  
Miami, FL 33161  
February 13, 20, 2026 26-00246K

SECOND INSERTION

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

**CASE NO. 2025CA004068A000BA LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.**

**COMMON WEALTH TRUST SERVICES, LLC, AS TRUSTEE OF THE 618 HONEY BELL LAND TRUST, DATED OCTOBER 20, 2023, et al., Defendant.**

To: CARMEN MARGARITA GRACIA A/K/A MARGARITA CARMEN GRACIA A/K/A C. M. GRACIA 618 HONEY BELL ROAD, WINTER HAVEN, FL 33880 UNKNOWN SPOUSE OF CARMEN MARGARITA GRACIA A/K/A MARGARITA CARMEN GRACIA A/K/A C. M. GRACIA 618 HONEY BELL ROAD, WINTER HAVEN, FL 33880 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN

YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 295, SQUIRE'S GROVE PHASE 2, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 183, PAGES 1 THROUGH 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are

required to file a copy of your written defenses, if any, to it on Sara Collins, Esq., McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 3/12/26 or 30 days from the first publication, or otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 3rd day of February, 2026.

STACY BUTTERFIELD, CPA  
CLERK OF COURT  
OF POLK COUNTY  
As Clerk of the Court  
BY: /s/ Sebastian Irlanda  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLP  
225 East Robinson Street, Suite 155,  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: AccountsPayable@mccalla.com  
25-13540FL  
February 13, 20, 2026 26-00252K

THIRD INSERTION

**NOTICE OF ACTION (formal notice by publication) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 2025-CP-003871 IN RE: ESTATE OF SHARON REHBERG MURPHY, Deceased.**

TO: Unknown heirs of the ESTATE OF AKIVA MEIR HERSH Unknown Unknown

YOU ARE NOTIFIED that a Petition for Administration has been filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address are: Robert D. Hines, Esq., Hines Norman Hines, P.L., 1312 W. Fletcher

Avenue, Suite B., Tampa, FL 33612 on or before MARCH 16, 2026, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.

Signed on this 2ND day of FEBRUARY, 2026.  
/s/ STACY M. BUTTERFIELD  
As Clerk of the Court  
(SEAL) By: H. WARD  
As Deputy Clerk

Robert D. Hines, Esq.,  
Hines Norman Hines, P.L.,  
1312 W. Fletcher Avenue, Suite B.,  
Tampa, FL 33612  
Feb. 6, 13, 20, 27, 2026 26-00209K

FOURTH INSERTION

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
**CASE NO.: 2025DR004063A000BA**

**LESLIE A. ROSARIO, Petitioner, and ERIC YOMAR COLLAZO, Respondent.**

TO: ERIC Y COLLAZO 2128 9th Ave. W, Apt. 13, Bradenton, Florida 34205

YOU ARE NOTIFIED that an action for Paternity and Related Relief has been filed against you in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, and that you are required to serve a copy of your written defenses, if any, to the Petition on the Petitioner's attorney, whose name, address, and email address are Astrid Vellon, Esq., 1500 S. Semoran Blvd., Orlando, Florida

32807, office@astridvillonlaw.com, until 02-27-2026 the first publication of this Notice, and file the original with the Clerk of Court at: 255 N. Broadway Avenue, Bartow, FL 33830. If you fail to do so, a Default may be entered against you for the relief demanded in the Petition.

This notice shall be published once a week for four consecutive weeks in the Business Observer, Polk Sun, or other newspaper with circulation in Polk County, Florida.  
DATED on 01/21/2026.

Stacy M. Butterfield,  
Clerk of the Circuit Court  
(SEAL) BY: Skye Croft  
As Deputy Clerk

Astrid Vellon, Esq.,  
1500 S. Semoran Blvd.,  
Orlando, Florida 32807,  
office@astridvillonlaw.com  
Jan. 30; Feb. 6, 13, 20, 2026  
26-00131K

SECOND INSERTION

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

**CASE NO.: 2024CA003697000000 SEATTLE BANK, Plaintiff, vs.**

**UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF MARGIE S. BLACKWELDER, DECEASED; Defendant(s).**

TO: James Stephen a/k/a James Michael Stephen Last Known Residence: 10 N 18th St Haines City, FL 33844 TO: Judy L. Brown Last Known Residence: 7225 Lake Lowery Rd Haines City, FL 33844

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in POLK County, Florida: LOT 5 OF BOWEN'S SUBDIVISION UNIT NO. 1, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 35, PAGE 44, 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 3/16/2026, 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 FEB 05, 2026.  
Stacy M. Butterfield  
As Clerk of the Court  
(SEAL) By: Ruthy Pacheco  
As Deputy Clerk

ALDRIDGE PITE, LLP,  
Plaintiff's attorney,  
401 W. Linton Blvd.  
Suite 202-B  
Delray Beach, FL 33444  
1395-1143B  
Ref# 14308  
February 13, 20, 2026 26-00229K

THIRD INSERTION

**NOTICE OF ACTION FOR TERMINATION OF PARENTAL RIGHTS PENDING ADOPTION IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT, IN AND FOR ESCAMBIA COUNTY, FLORIDA**

**Case No.: 2025 DR 4035 IN THE MATTER OF THE TERMINATION OF PARENTAL RIGHTS FOR THE PROPOSED ADOPTION OF A MINOR CHILD**

TO: Unknown Polk County

YOU ARE NOTIFIED that a Petition for Termination of Parental Rights Pending Adoption has been filed against you and that you are required to serve a copy of your written defenses, if any, to Clay H. Whittaker, Esq. d/b/a Gulf Coast Adoptions, PLLC, as the Adoption Entity, and whose address is 30 S. Spring St. Pensacola, Florida 32502 (and phone number 850-999-7977), on or before 3/11/2026 and file the original with the Clerk of this Court at M.C. Blanchard Judicial Building, 190 W. Government Street, Pensacola, Florida 32502, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The minor child is identified as follows:

Name: Baby Boy Kirkpatrick aka Zane Date of Birth: November 1, 2025 Place of Birth: Lakeland Regional Health and Medical Center, Lakeland, Polk County, Florida Physical Description of Respondent Unmarried Biological Father: Age: Unknown Race: Unknown Hair Color: Unknown Eye Color: Unknown

Approximate Height: Unknown Approximate Weight: Unknown Potential Location: Unknown No further information or identifying characteristics of the unknown respondent unmarried biological father are known.

**Hearing Date for Petition for Termination of Parental Rights Pending Adoption:**  
March 30, 2026 @ 2:00 CST  
Join Zoom Meeting from Computer  
https://us02web.zoom.  
us/j/4419604993  
Join Zoom Meeting from Telephone  
Dial-in from telephone  
+1 312 626 6799 US (Primary)  
+1 929 205 6099 US (Secondary)  
Meeting ID: 441 960 4993

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. The Court's primary phone number is 850-595-4400 and the Family Law Division phone number is 850-595-4331.

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office

Dated: 1/29/26  
PAM CHILDERS,  
CLERK OF THE CIRCUIT COURT  
CLERK OF THE CIRCUIT COURT  
(SEAL) By: Leslee Scruggs  
{Deputy Clerk}  
Clay H. Whittaker, Esq.,  
Gulf Coast Adoptions, PLLC,  
30 S. Spring St.  
Pensacola, Florida 32502  
Feb. 6, 13, 20, 27, 2026 26-00188K

## --- ESTATE / SALES ---

## SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2026CP000396**  
**Division Probate**  
**IN RE: ESTATE OF**  
**WALTER THOMAS PAWLOSKI**  
**A.K.A. WALTER T. PAWLOSKI**  
**Deceased.**

The administration of the Estate of Walter Thomas Pawloski a.k.a. Walter T. Pawloski, Deceased, whose date of death was December 22, 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 DECEDENTS DATE OF DEATH IS BARRED.

The date of first publication of this notice is February 13, 2026.

**Personal Representative:**  
**Thomas Pawloski**

1290 North Ridge Boulevard

Apt. 1924

Clermont, FL 34711

Attorney for Personal Representative:

Daniel S. Henderson

E-Mail Addresses:

Dan@hendersonsachs.com

ana@hendersonsachs.com

Florida Bar No. 725021

Henderson Sachs, P.A.

8240 Exchange Drive, Suite C6

Orlando, FL 32809

Telephone: 407-850-2500

February 13, 20, 2026 26-00267K

## SECOND 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.:**

**532024CA002242000000**

**LOANDEPOT.COM, LLC,**

**Plaintiff, v.**

**WILLIAMS E. PHELPS, et al,**

**Defendant(s).**

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on October 6, 2025 and entered in Case No. 532024CA002242000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein THERESA PHELPS AND WILLIAMS E. PHELPS, 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 March 2, 2026 at 10:00am, the following described real property as set forth in said Final Judgment, to wit:

LOT 43, COUNTRY OAKS OF LAKELAND, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 77, PAGE(S) 2 AND 3, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 1235 S ODONIEL LOOP, 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

February 13, 20, 2026 26-00225K

## 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. 2025CA003026A000BA**

**Freedom Mortgage Corporation,**

**Plaintiff, vs.**

**Roseleine Louis Jean a/k/a**

**Roseleine Louis-Jean, et al.,**

**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025CA003026A000BA of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Roseleine Louis Jean a/k/a Roseleine Louis-Jean; ISPC, Inc dba ISPC; Whispering Trails Homeowners Association of Winter Haven, 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 March, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 104, WHISPERING TRAILS PHASE I, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 130,

PAGE(S) 37 AND 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TAX ID: 27-28-30-850001-001040

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 6th day of February 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-F01884

February 13, 20, 2026 26-00243K

## SECOND INSERTION

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

**CASE NO. 2023CA005411000000**

**AMERIHOMEMORTGAGE**

**COMPANY, LLC;**

**Plaintiff, v.**

**VICTOR LOUIS KOERICK A/K/A**

**VICTOR KOERICK, , ET.AL;**

**Defendants**

NOTICE IS HEREBY GIVEN that, in accordance with the agreed order resetting foreclosure sale dated December 31, 2025, the Clerk of the Circuit Court for Polk County will sell to the highest and best bidder for cash beginning on March 10, 2026 at 10:00 AM via http://www.polk.realforeclose.com, the following described property:

Lot 14, Block A, Less the West 255 feet thereof, Live Oak, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 28, of the Public Records of Polk County, Florida; and land East of Lot 14, Block A, extending to Lake.

Property Address: 120 LAKE ELSIE DRIVE, HAINES CITY, FL 33844

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

THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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.

Andrew Arias, FBN: 89501

Attorneys for Plaintiff

Marinosci Law Group, PC.

100 West Cypress Creek Road,

Suite 1045

Fort Lauderdale, FL 33309

Phone: (954) 644-8704;

Fax: (401) 262-2110

ServiceFL@mlg-defaultlaw.com

ServiceFL2@mlg-defaultlaw.com

MLG No.: 23-02907 / CASE NO.:

2023CA005411000000

February 13, 20, 2026 26-00244K

## SECOND INSERTION

**NOTICE OF SALE:**  
IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA

**CASE NO. 53-2024-CA-004802**

**SILVERLEAF RESORTS, LLC**

**Plaintiff, vs.**

**SCHROEDER ET AL.,**

**Defendant(s).**

Notice is hereby given that on 3/10/26 at 10:00 a.m. Eastern time at www.polk.realforeclose.com., Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:

**Count I**

**Defendants**

PHILLIP N SCHROEDER,

CORA SCHROEDER

An undivided interest as tenant-in-common in and to the below

Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida

(the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental

Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Interest 1.923%, Use Period No./Unit No. 10/71 and 07/0067

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 53-2024-CA-004802.

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.

DATE: February 10, 2026

Gregory A. Sanoba, Esquire

Florida Bar No. 955930

Email: greg@sanoba.com

Jose A. Morera II, Esquire

Florida Bar No. 1019265

Email: joe@sanoba.com

THE SANOBA LAW FIRM

422 South Florida Avenue

Lakeland, Florida 33801

Phone: (863) 683-5353

Fax: (863) 683-2237

Attorneys for Plaintiff

February 13, 20, 2026 26-00255K

Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental

Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Interest 1.923%, Use Period No./Unit No. 10/71 and 07/0067

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 53-2024-CA-004802.

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.

DATE: February 10, 2026

JERRY E. ARON, P.A.

Jerry E. Aron, Esq.

Attorney for Plaintiff

Florida Bar No. 0236101

801 Northpoint Parkway, Suite 64

West Palm Beach, FL 33407

Telephone (561) 478-0511

jaron@aronlaw.com

February 13, 20, 2026 26-00258K

## SECOND INSERTION

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

**CASE NO.: 2024CA001269000000**

**LOANDEPOT.COM, LLC,**

**Plaintiff, vs.**

**JAVIER MORALES SIERRA**

**A/K/A JAVIER O MORALES**

**SIERRA; JENNIFER MARRERO**

**TORRES; UNKNOWN SPOUSE**

**OF JAVIER MORALES SIERRA**

**A/K/A JAVIER O MORALES**

**SIERRA; UNKNOWN SPOUSE OF**

**JENNIFER MARRERO TORRES;**

**ORCHID TERRACE PHASE 1**

**HOMEOWNERS ASSOCIATION,**

**INC; UNKNOWN TENANT #1;**

**UNKNOWN TENANT #2,**

**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Cancel the February 20, 2026 Foreclosure Sale Date entered in Civil Case No. 2024CA001269000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein LOANDEPOT.COM, LLC is Plaintiff and JAVIER MORALES SIERRA a/k/a JAVIER O MORALES SIERRA and JENNIFER MARRERO TORRES, et al, are Defendants. The Clerk, STACY M. BUTTERFIELD, CPA, shall sell to the highest and best bidder for cash at POLK County's On-Line Public Auction website: https://polk.realforeclose.com, at 10:00 AM on May 27, 2026, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Final Judgment of Mortgage Foreclosure to-wit:

LOT 81 OF ORCHID TERRACE PHASE 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 176, PAGE (S) 1-7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

Todd C. Drosky, Esq.

FRENKEL LAMBERT

WEISMAN & GORDON, LLP

One East Broward Boulevard,