

POLK COUNTY LEGAL NOTICES

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

FIRST INSERTION

NOTICE OF PUBLIC SALE

The following personal property of JAI-RO VANEGAS will, on March 26, 2026, at 9:00 a.m., at 240 Fairway Circle, Lot #240, Winter Haven, Polk County, Florida 33881; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1987 MERI MOBILE HOME,
VIN: CF24821774A,
TITLE NO.: 0043841167, and
VIN: CF24821774B,
TITLE NO.: 0043833570

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#11310-204)

March 13, 20, 2026 26-00439K

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 Knotts Quality Fencing located at 2705 Thornhill rd in the City of Auburndale, Polk, FL 33823 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 7th day of March, 2026
Bronson knotts

March 13, 2026 26-00440K

FIRST INSERTION

NOTICE OF PUBLIC SALE

The following personal property of Janet Lynn McQueen will on the 31st day of March 2026 at 10:00 a.m., on property at 183 Natalie Lane, Lakeland, Polk County, Florida 33815, in El Camba Mobile Home Community be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

Year/Make: 1972 VILL Mobile Home
VIN No.: 12321
Title No.: 5227611

And All Other Personal Property Therein

PREPARED BY:

Rosia Sterling
Lutz, Bobo & Telfair, P.A.
2155 Delta Blvd., Suite 210-B
Tallahassee, Florida 32303

March 13, 20, 2026 26-00446K

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Adena Structural Steel located at 1310 West Fourth Street in the City of Mansfield, OH 44906 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 9th day of March, 2026
Adena Corporation
Randy Payne

March 13, 2026 26-00447K

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Adena Structural Concrete located at 1320 West Fourth Street in the City of Mansfield, OH 44906 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 9th day of March, 2026
Amcrete LLC
Randy Payne

March 13, 2026 26-00448K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of JMS Expert Consulting, located at 5697 Lake Mabel Loop Rd, in the City of Lake Wales, County of Polk, State of FL, 33898, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 10 of March, 2026,
Jennifer Michele Steele

5697 Lake Mabel Loop Rd
Lake Wales, FL 33898
March 13, 2026 26-00449K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.

53-2026-CP-000393-A000-BA
IN RE: ESTATE OF
MONTY ARTHUR PALMA
Deceased.

The administration of the estate of Monty Arthur Palma, deceased, whose date of death was January 7, 2026, 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 March 13, 2026.

Personal Representative:

Abriana Palma
164 Lagoon Road
Winter Haven, Florida 33884
Attorney for Personal Representative:
Mark G. Turner, Esquire
Florida Bar Number: 794929
Straughn & Turner, P.A.
Post Office Box 2295
Winter Haven, Florida 33883-2295
Telephone: (863) 293-1184
Fax: (863) 293-3051
E-Mail: mtturner@straughtnturner.com
Secondary E-Mail:
ahall@straughtnturner.com
March 13, 20, 2026 26-00437K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.

53-2026-CP-000662-A000-BA
Division 14
IN RE: ESTATE OF
CAROL ANNE TARGIA
Deceased.

The administration of the estate of Carol Anne Targia, deceased, whose date of death was December 27, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

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

Personal Representative:

Lauren J. Cunningham
771 Grazie Loop
Davenport, Florida 33837
Attorney for Personal Representative:
L. Caleb Wilson, Attorney
Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
March 13, 20, 2026 26-00438K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-001669

LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, v.
ISABELLA JAYMES FALLER, et al.,
Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on April 13, 2026, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot 1, Block 6, of HIGHLAND LAKE ESTATES, FLORIDA VILLAGE, a subdivision according to the Plat thereof, as recorded in Plat Book 61, Page 7, of the Public Records of Polk County, Florida.
Property Address: 2230 Boardman Road, Bartow, FL 33830 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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

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

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

SUBMITTED on this 5th day of March, 2026.

TIFFANY & BOSCO, P.A.
/s/ Kathryn I. Kasper, Esq.
Anthony R. Smith, Esq.
FL Bar #157147
Kathryn I. Kasper, Esq.
FL Bar #621188
Attorneys for Plaintiff
OF COUNSEL:
Tiffany & Bosco, P.A.
1201 S. Orlando Ave, Suite 430
Winter Park, FL 32789
Telephone: (205) 930-5200
Facsimile: (407) 712-9201
March 13, 20, 2026 26-00422K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.:

2025CA-002945-A000-BA
NORTHBRIDGE ESTATES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation,
Plaintiff, v.
ALYSSIA MERIE ALVARES, RAY ANTHONY WILLIAMS, UNKNOWN TENANT AND UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT,
Defendant(s).

NOTICE IS GIVEN that pursuant to a Final Judgment of Foreclosure dated February 20, 2026, in Case No. 2025CA-002945-A000-BA, of the County Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which NORTHBRIDGE ESTATES HOMEOWNERS ASSOCIATION, INC. is the Plaintiff and Alyssia Merie Alvares, Ray Anthony Williams and United States of America, Acting on Behalf of the Secretary of Housing and Urban Development are the Defendant(s), Stacy M. Butterfield, CPA, the Clerk of Court will sell to the highest and best bidder for cash online at <https://www.polk.realforeclose.com>, at 10:00 a.m. on

May 21, 2026, the following described property as set forth in said Final Judgment, to wit:

Lot 128, NORTHBRIDGE ESTATES, according to the plat thereof, as recorded in Plat Book 167, Page 6, of the Public Records of Polk County, Florida and all amendments thereto.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNERS 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 on March 2nd, 2026.

By: David M. Dilts, Esquire
Florida Bar No: 68615
Attorney for Plaintiff
March 13, 20, 2026 26-00426K

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. 2025CA003345A000BA

DATA MORTGAGE INC., DBA ESSEX MORTGAGE, Plaintiff, vs. JASMINE PRAY; UNKNOWN SPOUSE OF JASMINE PRAY; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR HOMETOWN LENDERS INC.; STATE OF FLORIDA; CLERK OF THE COURT OF POLK COUNTY, FLORIDA; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed December 29, 2025 and entered in Case No. 2025CA003345A000BA, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein DATA MORTGAGE INC., DBA ESSEX MORTGAGE is Plaintiff and JASMINE PRAY; UNKNOWN SPOUSE OF JASMINE PRAY; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR HOMETOWN LENDERS INC.; STATE OF FLORIDA; CLERK OF THE COURT OF POLK COUNTY, FLORIDA; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on March 30, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 16 AND THE EAST 1/2 OF LOT 15, BLOCK "H", LAKE BEULAH HEIGHTS DIVISION NO. 4, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 6, PAGE 37, PUBLIC RECORDS OF POLK COUNTY, FLORIDA AND THE WEST 12 FEET OF LOT 17, BLOCK H, OF LAKE BEULAH HEIGHTS DIVISIONS NO.4, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGE 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHEAST CORNER OF LOT 17, BLOCK H, OF LAKE BEULAH HEIGHTS DIVISION NO. 4, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGE 37, OF PUBLIC RECORDS OF POLK COUNTY, FLORIDA; THENCE RUN N90°00'00"W ALONG THE SOUTH LINE OF LOT 17, A DISTANCE OF 50.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE N90°00'00"W ALONG SAID SOUTH LINE, DISTANCE OF 12.00 FEET TO THE SOUTHWEST CORNER SAID LOT 17; THENCE DEPARTING SAID SOUTH LINE RUN N00°09'21"E ALONG THE WEST LINE OF SAID LOT 17, A DISTANCE OF 120.50 FEET TO THE NORTHWEST CORNER OF SAID LOT 17; THENCE RUN S90°00'00"E ALONG THE NORTH LINE OF SAID LOT 17, A DISTANCE OF 12.00 FEET; THENCE DEPARTING SAID NORTH LINE; RUN S00°09'21"W, A DISTANCE OF 120.50 FEET OF THE POINT OF BEGINNING.

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 4th day of March 2026.

Marc Granger, Esq.
Bar No.: 146870
Kahane & Associates, P.A.
1619 NW 136th Avenue,
Suite D-220
Sunrise, Florida 33323
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email:
notice@kahaneandassociates.com
File No.: 25-00957 ESX
V6.20190626
March 13, 20, 2026 26-00421K

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 GOLDENTRUST INSURANCE OF HAINES CITY located at 5 N 6TH ST 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 11th day of March, 2026
INFINITY GOLD
INSURANCE FLORIDA LLC
March 13, 2026 26-00456K

FIRST INSERTION

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

53-2026-CP-000704-A000-BA
In re Estate of
KAREN GRAYCE MCEVOY,
Deceased.

The administration of the estate of Karen Grayce McEvoy, deceased, whose date of death was October 3, 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 Petitioner and the Petitioners' 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 Petitioner nor any later appointed personal representative have 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 March 13, 2026.

Petitioner:

Kelly McEvoy
6149 Calendar Ct E
Lakeland, FL 33812

Attorney for Petitioner:
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@mclements.com
2nd Eml: abaustert@mclements.com
March 13, 20, 2026 26-00436K

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.

PUBLISH YOUR LEGAL NOTICE

Email legal@businessobserverfl.com

Business Observer

--- SALES ---

FIRST INSERTION

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

CASE NO.:
2025CA00662-0000-00
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
SIR FRANCIS JAMES MCKINNON
A/K/A SIR FRANCIS MCKINNON;
LAKE LUCERNE PROPERTY
OWNERS ASSOCIATION INC.;
PATRICIA WEST MCKINNON;
UNKNOWN TENANT IN
POSSESSION OF THE SUBJECT
PROPERTY,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 02 day of April, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 63, OF LAKE LUCERNE PHASE 5, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 180, PAGE(S) 35-40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
645 SARNER PASS WAY,
WINTER HAVEN, FL 33881
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAIN-

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

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

Dated this 09 day of March 2026.
By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
eservice@decubaslewis.com
25-00604
March 13, 20, 2026 26-00441K

FIRST INSERTION

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

CASE NO.:
532024CA002751000000
ALKAN MORTGAGE
CORPORATION D/B/A CERTIFIED
MORTGAGE PLANNERS,
Plaintiff, vs.
ROBERTO PEREDA and
ZSAZSA SANTISTEBAN PEREDA,
Defendants.

NOTICE IS HEREBY GIVEN THAT, pursuant to the Order Granting Plaintiff's Motion to Reinstate Case to Active Status and Request to Reschedule Foreclosure Sale entered on March 2, 2026, in the above-captioned action, the following property situated in Polk County, Florida, described as:

Parcel 1
Lot 2, less the East 4 feet, and the East 2 feet of Lot 1, LAUREL HILL, according to the map or plat thereof, as recorded in Plat Book 64, Page 3, of the Public Records of Polk County, Florida.
Parcel 2
Commence at the Northeast corner of the Southwest 1/4 of the Southeast 1/4 of the Northwest 1/4 of Section 6, Township 29 South, Range 24 East, Polk County, Florida; run thence Southerly along the East line thereof, a distance of 331.59 feet to the Southeast corner of the North 1/2 of the Southwest 1/4 of the Southeast 1/4 of the Northwest 1/4 of said Section 6; run thence North 89°15'45" West along the South line thereof, a distance of 451.67 feet to the Point of Beginning for this description; run thence South 00°10'16" West a distance of 10.00 feet; run thence North 89°15'45" West and parallel with the South line of the North 1/2 of the Southwest 1/4 of the Southeast 1/4 of the Northwest 1/4 of said Section 6, a distance of 80.21 feet; run thence North 00°18'03"

East a distance of 15.00 feet to the intersection with the South line of Laurel Hill according to the plat thereof recorded in Plat Book 64, Page 3 of the Public Records of Polk County, Florida; run thence Westerly and South along the South line of said Laurel Hill, the following 3. courses: South 89°15'45" East a distance of 63.14 feet; thence South a distance of 5.00 feet; thence South 89°15'45" East a distance of 17.07 feet to the Point of Beginning.

Shall be sold to the highest and best bidder for cash by the Clerk of Court, Stacy M. Butterfield, on April 2, 2026 at 10:00 a.m. via electronic sale at <https://polk.realforeclose.com> in accordance with Section 45.031, Florida Statutes
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.

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.
HENNEN LAW, PLLC
By: /s/ Michael W. Hennen
Attorneys for the Plaintiff
Michael W. Hennen, Esq.
Florida Bar No. 0011565
Hennen Law, PLLC
425 West Colonial Drive, Suite 204
Orlando, FL 32804
(Michael@HennenLaw.com)
March 13, 20, 2026 26-00442K

FIRST INSERTION

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

CASE NO.:
2024CA0011566
NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING
Plaintiff(s), vs.
REBECCA BURGESS; et al.,
Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to the Order Granting Plaintiff's Emergency Motion to Cancel and Reschedule Foreclosure Sale entered on February 25, 2026 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 13th day of April, 2026 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

LOT (S) 10 AND 11, COUNTRY RIDGE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 67, PAGE(S) 30, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property address: 1538 Country Ridge Drive, Lakeland, 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 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.
Respectfully submitted,
Steven G. Hurley
PADGETT LAW GROUP
STEVEN G. HURLEY, ESQ.
Florida Bar # 99802
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com
Attorney for Plaintiff
TDP File No. 24-002761-1
March 13, 20, 2026 26-00454K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT, IN
AND FOR POLK COUNTY, FLORIDA
CASE NO. 2025CA003204A000BA
NATIONSTAR MORTGAGE LLC,
Plaintiff, vs.
MARILYN A. HOUSTON; UNITED
STATES OF AMERICA ON
BEHALF OF THE SECRETARY OF
HOUSING AND
URBAN DEVELOPMENT;
CROSS RIVER BANK;
Defendants

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment in Mortgage Foreclosure dated January 9, 2026, and entered in Case No. 2025CA003204A-000BA, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. NATIONSTAR MORTGAGE LLC, is Plaintiff and MARILYN A. HOUSTON; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CROSS RIVER BANK, 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 9TH day of APRIL, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 10, FOUNTAIN OF YOUTH COMMUNITY, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 40, PAGES 29 AND 30, 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.

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 Administrator, 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 Administrator, 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 resewa 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 6th day of March, 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
RM20873-25NS/sap
March 13, 20, 2026 26-00427K

FIRST INSERTION

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

CASE NO.
532025CA004545A000BA
DATA MORTGAGE INC., DBA
ESSEX MORTGAGE,
Plaintiff, vs.
MARSHA C. TORRES; KIMANI N.
TORRES; UNKNOWN PERSON(S)
IN POSSESSION OF THE SUBJECT
PROPERTY,
Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed February 5, 2026 and entered in Case No. 532025CA004545A000BA, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein DATA MORTGAGE INC., DBA ESSEX MORTGAGE is Plaintiff and MARSHA C. TORRES; KIMANI N. TORRES; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on April 7, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 3 AND 4, BLOCK A, BELLEVUE PARK, A SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS

RECORDED IN PLAT BOOK 8, PAGE(S) 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.

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 10th day of March 2026.
Marc Granger, Esq.
Bar No.: 146870
Kahane & Associates, P.A.
1619 NW 136th Avenue,
Suite D-220
Sunrise, Florida 33323
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email:
notice@kahaneandassociates.com
File No.: 25-01187 ESX
V6.20190626
March 13, 20, 2026 26-00455K

FIRST INSERTION

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

CASE NO. 2025CA003243
CARRINGTON MORTGAGE
SERVICES, LLC,
Plaintiff, vs.
ANDREW CLAY SHARROW
A/K/A ANDY C SHARROW A/K/A
ANDREW CLAY SHARROW A/K/A
ANDREW SHERROW A/K/A
ANDREW C SAHRROW A/K/A
ANDREW CSHARROW, et al.,
Defendant.

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure entered on February 19, 2026, in the above-styled cause, STACEY M BUTTERFIELD, CPA, POLK County Clerk of Court, shall sell to the highest and best bidder for cash on April 21, 2026, at 10:00 A.M., at www.polk.realforeclose.com, for the following described property:

LEGAL DESCRIPTION:
LOT 24, SUMMERLIN GROVES PHASE I, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK188, PAGE(S) 7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 200 SUM-

MERLIN LOOP, 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.

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 25, 2026
/s/ Michelle De Leon
Michelle De Leon, Esq.
Hill Wallack, LLP
Attorneys for Plaintiff
300 S Orange Ave., Suite 1000
Orlando, FL 32801
Telephone: (561) 858-2662
Fax: (609) 452-1888
Email: mdeleon@hillwallack.com
FL Bar #68587
4910-5690-0750, v. 2
March 13, 20, 2026 26-00443K

FIRST INSERTION

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

CASE NO.:
2025CA003164A000BA
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
RAMONICA C. RICHARDSON
A/K/A RAMONICA RICHARDSON;
HAINES RIDGE HOMEOWNERS
ASSOCIATION INC.;
UNITED
STATES OF AMERICA ACTING
ON BEHALF OF THE SECRETARY
OF HOUSING AND URBAN
DEVELOPMENT; MONTAE
ANTAWN RICHARDSON A/K/A
MONTAE RICHARDSON;
UNKNOWN TENANT
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 01 day of April, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 272, HAINES RIDGE PHASE 2, AS RECORDED IN PLAT BOOK 162, PAGES 42 THROUGH 46, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
322 BRIARBROOK LANE,
HAINES CITY, FL 33844
IF YOU ARE A PERSON CLAIM-

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

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

Dated this 04 day of March 2026.
By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
eservice@decubaslewis.com
25-03154
March 13, 20, 2026 26-00423K

FIRST INSERTION

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

CASE NO.
532025CA003216A000BA
MIDFIRST BANK
Plaintiff, v.
ABRAHAM DE JESUS MESTRE
RAMON; UNKNOWN TENANT
2; UNKNOWN TENANT 1;
GOODLEAP, LLC
Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on February 12, 2026, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

TRACT "B"- BEGIN AT A POINT 1320.00 FEET SOUTH AND 650.38 FEET WEST OF THE NORTHWEST CORNER OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 30 SOUTH, RANGE 23 EAST, RUN THENCE NORTH 00 DEGREES 01 MINUTES EAST, A DISTANCE OF 161.00 FEET TO THE POINT OF BEGINNING FOR THIS DESCRIPTION, CONTINUE THENCE NORTH 00 DEGREES 01 MINUTES EAST, A DISTANCE OF 97.87 FEET, RUN THENCE NORTH 86 DEGREES 56 MINUTES WEST, A DISTANCE OF 62.09 FEET, RUN THENCE SOUTH 00 DEGREES 01 MINUTES WEST, A DISTANCE OF 101.25 FEET, RUN THENCE EAST A DISTANCE OF 62.00

FEET TO THE POINT OF BEGINNING. ALL LYING AND BEING IN POLK COUNTY, FLORIDA.
a/k/a 707 SE 4TH ST, MULBERRY, FL 33860-3117

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on March 30, 2026 beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 2 day of March, 2026.
eXL Legal, PLLC
Designated Email Address:
efiling@exlegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
/s/ Peter E. Lanning
Peter E. Lanning
FL Bar: 562221
1000010602
March 13, 20, 2026 26-00424K

FIRST INSERTION

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

CASE NO.:
532025CA003839A000BA
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
ROBERT DALE FREY III A/K/A
ROBERT D FREY III; BRIDGET
D. FREY A/K/A BRIDGET FREY;
UNKNOWN TENANT
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 02 day of April, 2026, the following described property as set forth in said Final Judgment, to wit:

THE WEST 1/3 OF LOT 19 AND ALL OF LOT 20, ITCHEPACKESASSA CREEK UNIT ONE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 64, PAGES 15 AND 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
1743 ITCHEPACKESASSA DR,
LAKELAND, FL 33810

IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST

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

If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

Dated this 05 day of March 2026.
By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
eservice@decubaslewis.com
25-03412
March 13, 20, 2026 26-00425K

--- SALES / ACTIONS ---

FIRST INSERTION

Notice of Foreclosure Sale
IN THE COUNTY COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA.

CASE NO.: 2025-CC-009909
JUDGE: SARAH E. CORBETT
JG JFG, LLC, a New York limited liability company
Plaintiff, v.
CHRIS ALEXANDER RAMIREZ, UNKNOWN SPOUSE OF CHRIS ALEXANDER RAMIREZ, AND UNKNOWN TENANT(S) IN POSSESSION, IF ANY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 5, 2026 and entered in Case No. 2025CC009909A000BA of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, whereby JG JFG, LLC, a New York limited liability company, is the Plaintiff and CHRIS ALEXANDER RAMIREZ, UNKNOWN SPOUSE OF CHRIS ALEXANDER RAMIREZ AND UNKNOWN TENANT(S) IN POSSESSION are the Defendants. 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 a.m. on April 9, 2026 the following described property as set forth in the Final Judgment of Foreclosure, to wit:

Parcel ID:
22-26-02-000000-034020
THE EAST 1/2 OF THE EAST
1/2 OF THE NORTH 1/2 OF
THE SOUTHWEST 1/4 OF
THE SOUTHWEST 1/4 OF
THE NORTHWEST 1/4 OF
SECTION 2, TOWNSHIP 26
SOUTH, RANGE 22 EAST,

POLK COUNTY, FLORIDA.
BEING TRACT 92 OF UNRECORDED SURVEY.
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of 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 NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

AMERICAN WITH DISABILITIES NOTICE
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 March 9, 2026.
/s/ Rene S. Griffith
RENE S. GRIFFITH
Florida Bar No. 0041208
Attorney for Plaintiff
4260 S.E. Federal Highway
Stuart, Florida 34997
Telephone (772) 546-4101
renerg@beamanbuyland.com
March 13, 20, 2026 26-00453K

FIRST INSERTION

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

Case No. 2025CC009264A000BA
Division Mo

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR REO TRUST 2017-RPL1 Plaintiff, vs.

UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF PATSY PAULETTE ALFORD, DECEASED, JEFFREY ALFORD, AS KNOWN HEIR OF PATSY PAULETTE ALFORD, TIMOTHY ALFORD, AS KNOWN HEIR OF PATSY PAULETTE ALFORD, RAYMOND SCOTT ALFORD, AS KNOWN HEIR OF PATSY PAULETTE ALFORD, et al. Defendants.

TO: UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF PATSY PAULETTE ALFORD, DECEASED CURRENT RESIDENCE UNKNOWN

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

TRACT 3A, SUTTON ACRES:
THE NORTH 150 FEET OF
THE SOUTH 503.70 FEET OF
THE EAST 330.0 FEET OF
THE NE 1/4 OF THE NE 1/4
OF THE SE 1/4 OF SECTION
9, TOWNSHIP 28, SOUTH,
RANGE 23 EAST. SUBJECT
TO A 40 FOOT RIGHT-OF-
WAY ON THE EAST SIDE
THEREOF FOR COUNTY
ROAD 542-A AS RECORDED
IN POLK COUNTY OFFICE
RECORD BOOK #2043, PAGE
1422, OCTOBER 1, 1981. TO-

GETHER WITH THAT CERTAIN SERIAL NUMBERS:
20150A & 20150B; WIDTH
AND LENGTH: 12 X 60,
YEAR: 1982, MAKE: BRIGADIERE

commonly known as 1334 N GALLOWAY RD, LAKE LAND, FL 33810 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on David R. Byars of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before March 30, 2026, (or 30 days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated: February 20, 2026.

CLERK OF THE COURT
Honorable Stacy M. Butterfield
255 North Broadway
Bartow, Florida 33830-9000
(COURT SEAL) By: A. Nieves
Deputy Clerk

David R. Byars
Kass Shuler, P.A.,
plaintiff's attorney,
P.O. Box 800,
Tampa, Florida 33601,
(813) 229-0900
March 13, 20, 2026 26-00432K

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. 2025CA005341A000BA
U.S. BANK NATIONAL ASSOCIATION,

Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PAMELA POLLARD, 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 PAMELA POLLARD, 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:
BEGIN AT THE NORTHEAST CORNER OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, RUN THENCE WEST 506 FEET, THENCE SOUTH 227.5 FEET TO THE

POINT OF BEGINNING, RUN THENCE WEST 163.42 FEET, THENCE SOUTH 87.5 FEET, THENCE EAST 163.42 FEET, THENCE NORTH 87.5 FEET TO THE POINT OF BEGINNING; BEING LOT 4 OF LAKE GROVE ESTATES, AN UNRECORDED SUBDIVISION.

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.

WITNESS my hand and the seal of this Court at Polk County, Florida, this day of MAR 05 2026.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Ruthy Pacheco
DEPUTY CLERK

ROBERTSON, ANSCHUTZ,
AND SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
25-366574
March 13, 20, 2026 26-00429K

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. 2025CA003686A000BA
THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TRUSTEE FOR JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF POPULAR ABS, INC. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-E,

Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LILLIE ROBINSON-HOLT A/K/A LILLIE L. ROBINSON-HOLT A/K/A LILLIE R. HOLT, DECEASED. et al.

Defendant(s),
TO: ERICKA ROBINSON,
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 24, SHEPHERD OAKS PHASE ONE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 108, PAGES 39 THROUGH 41, OF THE PUB-

LIC 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 4/13/2026 (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 MAR 05 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
25-308705
March 13, 20, 2026 26-00434K

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.
532025CA003288A000BA

LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.
CARLOS JAVIER RODRIGUEZ GARAYUA AND REINA MARI VELAZQUEZ RIVERA AKA REINA VELAZQUEZ, et al. Defendant(s),

TO: CARLOS JAVIER RODRIGUEZ GARAYUA, REINA MARI VELAZQUEZ RIVERA, UNKNOWN SPOUSE OF CARLOS JAVIER RODRIGUEZ GARAYUA, UNKNOWN SPOUSE OF REINA MARI VELAZQUEZ RIVERA,

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 13, BLOCK 8, HAMMOCK RESERVE PHASE 4, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 197, PAGES 46 THROUGH 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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 April 9, 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 3rd day of March, 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
25-328418
March 13, 20, 2026 26-00444K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT, IN AND
FOR POLK COUNTY, FLORIDA
CASE No.: 2026CA000666A000BA
HERITAGE ENTERPRISES FL LLC,

Plaintiff, vs.
ISABEL VANESSA COLON, ARTHUR L. MERSINO, deceased and all others claiming by, through and under ARTHUR L. MERSINO, deceased, LAWRENCE MERSINO, JR, CHERRIE MERSINO A/K/A CARRIE MERSINO, LASHARON KELLY ABNER, and all others claiming by, through and under LASHARON KELLY ABNER and TIFFANY MERSINO, Defendant,

TO: ARTHUR L. MERSINO, deceased and all others claiming by, through and under ARTHUR L. MERSINO, deceased, LASHARON KELLY ABNER, and all others claiming by, through and under LASHARON KELLY ABNER,
YOU ARE NOTIFIED that an action to quiet the title on the following real properties in Polk County, Florida:

Parcel 1:
Lot 20, Block 278, Indian Lake Estates Unit No. 9 (Revised), according to the plat thereof recorded in Plat Book 40, Page 42, of the Public Records of Polk County, Florida. A/K/A 0 Gailardia Dr Indian Lake Estates, FL 33855 and Polk County Parcel ID 29-31-13-994090-027820 ("Parcel 1").

Parcel 2:
Lot 19, Block 291, Indian Lake Estates Unit No. 9 (Revised), according to the plat thereof recorded in Plat Book 40, Page 42, of the Public Records of Polk County, Florida. A/K/A 0 Laguna Dr Indian Lake Estates, FL 33855 and Polk County Parcel ID 29-31-13-994090-029119 ("Parcel 2").

Parcel 3:

Lot 20, Block 291, Indian Lake Estates Unit No. 9 (Revised), according to the plat thereof recorded in Plat Book 40, Page 42, of the Public Records of Polk County, Florida. A/K/A 0 Laguna Dr Indian Lake Estates, FL 33855 and Polk County Parcel ID 29-31-13-994090-029120 ("Parcel 3").

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on J.D. Manzo, of Manzo & Associates, P.A., Plaintiff's attorney, whose address is 4767 New Broad Street, Orlando, FL 32814, telephone number (407) 514-2692, on or before 4/13/2026, 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 this day of MAR 05 2026.

Stacy M. Butterfield
Clerk of the Circuit Court
(SEAL) BY: Ruthy Pacheco
As Deputy Clerk

J.D. Manzo,
Manzo & Associates, P.A.,
Plaintiff's attorney,
4767 New Broad Street,
Orlando, FL 32814,
telephone number (407) 514-2692
Mar. 13, 20, 27; Apr. 3, 2026
26-00435K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT, IN
AND FOR POLK COUNTY, FLORIDA
CASE NO: 2025CA002351

ONSLOW BAY FINANCIAL, LLC, Plaintiff, -vs-
UNKNOWN OCCUPANT 1, UNKNOWN OCCUPANT 2, DALTON M PAUL AND ELIZABETH D PAUL, Defendant(s)

TO: ELIZABETH D PAUL
Last Known Address: 5040 Kirkland Road, Lakeland, FL 33811

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

LOT 23, KENSINGTON HEIGHTS ADDITION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 83, PAGE 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

5040 Kirkland Road, Lakeland, FL 33811

The action was instituted in the Circuit Court, Tenth Judicial Circuit in and for Polk County, Florida; Case No. 2025CA002351; and is styled ONSLOW BAY FINANCIAL, LLC vs. Dalton M Paul. You are required to serve a copy of your written defenses, if any, to the action on Kelley Church, Esq., Plaintiff's attorney, whose address is 255 South Orange Ave,

Suite 900, Orlando, FL 32801 on or before 3/9/2026 (or 30 days from the first date of publication) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

The Court has authority in this suit to enter a judgment or decree in the Plaintiff's interest which will be binding upon you.

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: JAN 30 2026
Polk Clerk of the Circuit Court
As Clerk of Court
(SEAL) By: Ruthy Pacheco
As Deputy Clerk

Kelley Church, Esq.,
Plaintiff's attorney,
255 South Orange Ave, Suite 900,
Orlando, FL 32801
March 13, 20, 2026 26-00450K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2026CA000072

ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC, Plaintiff, vs.

KEBRA JOHNSON, AS TRUSTEE OF THE CAMPBELL FAMILY REVOCABLE TRUST; et al., Defendant(s).

TO: Unknown Beneficiaries of the Campbell Family Revocable Trust, dated June 19, 2020
Last Known Residence: Unknown

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

LOT 1, BLOCK 1172, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGES 19-28, 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 ALDRIDGE PITE, LLP, Plaintiff's attorney, at 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444, on or before March

30, 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 February 20, 2026.
Stacy M. Butterfield
As Clerk of the Court
(SEAL) By: A. Nieves
As Deputy Clerk

ALDRIDGE PITE, LLP,
Plaintiff's attorney,
401 W. Linton Blvd.
Suite 202-B
Delray Beach, FL 33444
1271-1698B
Ref# 15438
March 13, 20, 2026 26-00452K

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

LV10250

--- SALES / ACTIONS ---

FIRST INSERTION

NOTICE OF ACTION Constructive Service of Process IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA Case No. 2025CA004905 Honorable Judge: SWENSON, JENNIFER ANNE PLANET HOME LENDING, LLC Plaintiff, vs. CHRISTOPHER ROXBERRY; ASHLEY BUMGARNER; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2; Defendants, TO: ASHLEY BUMGARNER. Last Known Address: 6941 NEWMAN CIRCLE E LAKELAND, FL 33811.

YOU ARE NOTIFIED that an action to Foreclose a Mortgage on the following property commonly known as 6941 NEWMAN CIRCLE E LAKELAND, FL 33811, and more particularly described as follows:

LOT 68, SHEPHERD SOUTH, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 61, PAGE 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. LESS AND EXCEPT RIGHT OF WAY PARCEL RECORDED IN OFFICIAL RECORDS BOOK 6773, PAGE 2141 BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTH-EAST CORNER OF SAID SECTION 20; THENCE SOUTH 89 DEGREES 42'54" WEST ALONG THE SOUTH LINE OF SAID SECTION 20, A DISTANCE OF 356.29 FEET; THENCE NORTH 00 DEGREES 11' 50" WEST, 26.50 FEET, TO THE NORTH RIGHT- OF-WAY LINE OF SHEPHERD ROAD AS FIELD MONUMENTED, AND THE POINT OF BEGINNING; THENCE NORTH 00'11'50" WEST 16.50 FEET; THENCE NORTH 89 DEGREES 42'54" EAST 102.87 FEET, TO THE

EAST LINE OF SAID LOT 68; THENCE SOUTH 00 DEGREES 11'50" EAST ALONG SAID EAST LINE 16.67 FEET, TO SAID NORTH RIGHT-OF-WAY LINE; THENCE SOUTH 89 DEGREES 48'33" WEST ALONG SAID NORTH RIGHT-OF-WAY LINE 102.87 FEET, TO THE POINT OF BEGINNING. PARCEL ID: 232920-141750-000680 COMMONLY KNOWN AS: 6941 Newman Circle E, Lakeland, FL 33811.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Matthew T. Wasinger, Esquire, the Plaintiff's attorney, whose address is 605 E. Robinson Street, Suite 730, Orlando, FL 32801, on or before, 4/15/2026, but not less than 30 days from the first proof of publication of this Notice, and file the original with the clerk of this court either before service on the plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint 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 MAR 09, 2026.

Stacy M. Butterfield, Polk County Clerk of Court and Comptroller (SEAL) Ruthy Pacheco As Deputy Clerk

Matthew T. Wasinger, Esquire, the Plaintiff's attorney, 605 E. Robinson Street, Suite 730, Orlando, FL 32801 March 13, 20, 2026 26-00445K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025CA003446A000BA NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, v. NICOLE MARIE COLON VENTURA; CARLOS MANUEL SEPULVEDA CARRASQUILLO; ALFORD OAKS HOMEOWNERS ASSOCIATION, INC.; 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 February 19, 2026 entered in Civil Case No. 2025CA003446A000BA in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff and NICOLE MARIE COLON VENTURA; CARLOS MANUEL SEPULVEDA CARRASQUILLO; ALFORD OAKS HOMEOWNERS ASSOCIATION, INC., are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at www.polk.realforeclose.com beginning at 10:00 AM on April 7, 2026 the following described property as set forth in said Final Judgment, to-wit: LOT 108, ALFORD OAKS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED

IN PLAT BOOK 183, PAGES 6 AND 7, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 417 Patricia Alford Dr, 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.

Kelley Kronenberg 10360 W State Rd 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 /s/ Jordan Weinstein Jordan Weinstein FBN: 1039538 Service E-mail: flrealprop@kelleykronenberg.com File No: 2390.000381 March 13, 20, 2026 26-00428K

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. 2025CA005194A000BA U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RIPTON WILLIAMS, DECEASED, et. al. Defendant(s), TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RIPTON WILLIAMS, 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.

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: 4/16/26 WITNESS my hand and the seal of this Court at Polk County, Florida, this 10th day of March, 2026. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: SEBASTIAN IRLANDA DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 25-336653 March 13, 20, 2026 26-00457K

FLORENCE VILLA, FLORIDA, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 6, PAGE(S) 10, 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: 4/16/26 WITNESS my hand and the seal of this Court at Polk County, Florida, this 10th day of March, 2026.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: SEBASTIAN IRLANDA DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 25-336653 March 13, 20, 2026 26-00457K

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. 2025CA005256A000BA ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., Plaintiff, vs. BRIAN K DENTON A/K/A BRIAN DENTON, et al., Defendant.

To: BRIAN K DENTON A/K/A BRIAN DENTON 23 W SESSOMS AVENUE, LAKE WALES, FL 33853 UNKNOWN SPOUSE OF BRIAN K DENTON A/K/A BRIAN DENTON 23 W SESSOMS AVENUE, LAKE WALES, FL 33853 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, BLOCK 1, SEMINOLE HEIGHTS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGE 42, 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 4/9/2026 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 MAR 03 2026.

STACY BUTTERFIELD, CPA CLERK OF COURT OF POLK COUNTY As Clerk of the Court (SEAL) BY: Ruthy Pacheco 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 25-14776FL March 13, 20, 2026 26-00430K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025CA004204

LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. REINALDO REY DIAZ NEGRON; DIANA LIZ RIVERA GONZALEZ A/K/A DIANA L. RIVERA; et al., Defendant(s), TO: Reinaldo Rey Diaz Negron Last Known Residence: 204 Gandy St Auburndale, FL 33823 TO: Unknown Spouse of Reinaldo Rey Diaz Negron Last Known Residence: 204 Gandy St Auburndale, FL 33823

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in POLK County, Florida: BEGIN AT A POINT 830 FEET WEST AND 605 FEET SOUTH OF THE NORTHEAST CORNER OF THE NE 1/4 OF THE NE 1/4 OF SECTION 11, TOWNSHIP 28 SOUTH, RANGE 25 EAST, POLK COUNTY FLORIDA, AND RUN THENCE EAST A DISTANCE OF 200 FEET; THENCE SOUTH 55 FEET; THENCE WEST 200 FEET; THENCE NORTH 55 FEET TO THE POINT OF BEGINNING.

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 1184-2743B Ref# 15521 March 13, 20, 2026 26-00431K

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 1184-2743B Ref# 15521 March 13, 20, 2026 26-00431K

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 3/2, 2026. As Clerk of the Court (SEAL) By: Sebastian Irlanda As Deputy Clerk

ALDRIDGE PITE, LLP, Plaintiff's attorney, 401 W. Linton Blvd. Suite 202-B Delray Beach, FL 33444 1184-2743B Ref# 15521 March 13, 20, 2026 26-00431K

FIRST INSERTION

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

2026-CA-000858-A000-BA DLANTER CORP., Plaintiff, v.

THE ESTATE OF DONNA BRASKO; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF DONNA BRASKO; THE UNKNOWN HEIRS OF THE ESTATE OF DONNA BRASKO; THE ESTATE OF LYNN BRASKO; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF LYNN BRASKO; THE UNKNOWN HEIRS OF THE ESTATE OF LYNN BRASKO; TENANT #1; TENANT #2; STATE OF FLORIDA; POLK COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants.

TO: THE ESTATE OF DONNA BRASKO; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF DONNA BRASKO; THE UNKNOWN HEIRS OF THE ESTATE OF DONNA BRASKO; THE ESTATE OF LYNN BRASKO; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF LYNN BRASKO; THE UNKNOWN HEIRS OF THE ESTATE OF LYNN BRASKO; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER

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

Lot 43, LAKE PIERCE RANCH-ETTES - FIRST ADDITION, a subdivision according to the plat thereof recorded in Plat Book 74, Page 13, of the Public Records of Polk County, Florida. Together with a 1989 CARR double-wide mobile home with ID# FLFLK70B17321CH, Certificate # 50963325 and ID # FLFLK70A17321CH, Certificate # 50963326.

Parcel Identification No.: 28-29-18-937101-000430 Property Address: 2753 Fast Trot Trail, Lake Wales, Florida 33853 has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801, on or before April 15, 2026, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATE: 3/9/2026 STACY M. BUTTERFIELD Clerk of the Circuit Court By: Deputy Clerk Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801 March 13, 20, 2026 26-00451K



Are there different types of legal notices?

Simply put, there are two basic types - Warning Notices and Accountability Notices.

Warning notices inform you when government, or a private party authorized by the government, is about to do something that may affect your life, liberty or pursuit of happiness. Warning notices typically are published more than once over a certain period.

Accountability notices are designed to make sure citizens know details about their government. These notices generally are published one time, and are archived for everyone to see. Accountability is key to efficiency in government.

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FLORIDA'S NEWSPAPER FOR THE C-SUITE Business Observer

--- ACTIONS ---

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 532026CA000049A000BA
MIDFIRST BANK
Plaintiff, v.
MARIE JOSEPH A/K/A
MARIE H. JOSEPH, ET AL.
Defendants.
TO: MARIE JOSEPH A/K/A MARIE

H. JOSEPH,
Current residence unknown, but whose last known address was: 3965 HAMPTON HILLS DR, LAKE-LAND, FL 33810-3842
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida, to-wit:
LOT 7, BLOCK 5, HAMPTON HILLS SOUTH PHASE 1, ACCORDING TO THE MAP

OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 132, PAGE(S) 10 THROUGH 17, 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 eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or

before 4/3/26 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint petition.
If you are a person with a disability who needs any accommodation in order

to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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 the Court on this 25th day of Feb., 2026.
Stacy M. Butterfield
Clerk of the Circuit Court
(SEAL) By: /s/ Sebastian Irlanda
Deputy Clerk
eXL Legal, PLLC,
Plaintiff's attorney,
12425 28th Street North, Suite 200,
St. Petersburg, FL 33716
1000005258
March 13, 20, 2026 26-00433K

SUBSEQUENT INSERTIONS

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 26CP-000590
IN RE: ESTATE OF Terry D. Weeks deceased.
The administration of the estate of Terry D. Weeks, deceased, Case Number 26CP-000590, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent

and other persons having claims or demands against the decedent's estate, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is March 6, 2026.
/s/ **Robert Andrew Weeks**
Personal Representative
2116 Trail Cut Road,
Polk City, FL 33868
/s/ MICHAEL H. WILLISON, P.A.
Michael H. Willison, Esquire
114 S. Lake Avenue Address:
Lakeland, Florida 33801
(863) 687-0567
Florida Bar No. 382787
mwillison@mwillison.com
Attorney for Personal Representative
March 6, 13, 2026 26-00392K

THIRD INSERTION

NOTICE OF SERVICE BY PUBLICATION
STATE OF NORTH CAROLINA
IN THE GENERAL COURT OF JUSTICE DISTRICT COURT
JUVENILE DIVISION
DAVIDSON COUNTY
FILE NO. 25JT000089-280
IN THE MATTER OF:
E.M.C.K., a Minor Child.
DOB: 09/06/2019.
TO: GABRIELA CASTRO
Respondent Mother
TAKE NOTICE that a Petition for Termination of Parental Rights for the minor child, E.M.C.K., born 09/06/2019, has been filed against you in the above-entitled action. You are required to respond to said Petition no later than April 8, 2026, being 40 days from the first publication of this Notice, and upon your failure to do so, the Petitioners will apply to the Court for the relief sought.
This the 27th day of February, 2026.
APRIL CRAFT CROWSON
Attorney for Petitioners
NC Bar #27769
121 North Talbert Boulevard
Lexington, NC 27292
Phone: (336)300-7080
Feb. 27; Mar. 6, 13, 2026 26-00340K

SECOND INSERTION

Notice Of Public Sale
The following personal property of: Nicole J Lopez Perez will on March 31, 2026 at 8:00 a.m. at 4111 W Cypress St, Hillsborough County, Tampa, FL 33607, will be sold for cash to satisfy storage fees in accordance with Florida Statutes Section 715.109: 1984 SUNV Mobile Home, VIN: GDOC-FL398310129, TITLE: 20708011 And all other personal property located therein Prepared by Tracy McDuffie, 4111 W Cypress St, Tampa, FL 33607, March 6, 13, 2026 26-00378K
SECOND INSERTION
NOTICE OF PUBLIC SALE
The following personal property of SUSAN LAURA HARGER will, on March 18, 2026, at 10:00 a.m., at 9507 Manilla Court, Lot #333, Lakeland, Polk County, Florida 33810; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109: 1988 PALM MOBILE HOME, VIN: PH21351AFL, TITLE NO.: 0046092168, and VIN: PH21351BFL, TITLE NO.: 0046086413 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#3326-3327)
March 6, 13, 2026 26-00379K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 532026CP000334A000BA
IN RE: ESTATE OF HERMAN EUGENE SOUTHALL, Deceased.
The administration of the estate of HERMAN EUGENE SOUTHALL, Deceased, whose date of death was July 28, 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 (Formal Administration)
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2026CP0571
IN RE: ESTATE OF CALVIN LEONARD WHITLEY, Deceased.
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:
YOU ARE HEREBY NOTIFIED that Petition for Ancillary Administration has been filed in the estate of CALVIN LEONARD WHITLEY, deceased, File Number: 2026CP000571, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830; that the decedent's date of death was March 22, 2023; that the total value of the estate is unknown; and, that the names and addresses of those to whom it has been assigned by such order are:
NAME ADDRESS
DAN LABAN 9002 Carneros
WHITLEY Creek Rd Charlotte, NC 28214-2286
ALL INTERESTED PERSONS ARE NOTIFIED THAT:
All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent must file their claims with this court WITHIN THE LATER OF THREE

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 732.221.
The date of first publication of this notice is March 6, 2026.
BARBARA SOUTHALL, Personal Representative
Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
2501 Hollywood Blvd.
Suite 206
Hollywood, Florida 33020
Telephone: (954)767-3399
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email: genesis@srblawyers.com
March 6, 13, 2026 26-00393K
(3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENTS DATE OF DEATH IS FOREVER BARRED.
ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.
The date of the first publication of this Notice is: March 6, 2026.
Person Giving Notice:
/s/ **Dan Laban Whitley**
DAN LABAN WHITLEY
Petitioner
Attorney for Person Giving Notice:
DAVID WILSON IV, ESQUIRE
FL Bar No. 0103204
THE WILSON ADVOCACY GROUP, P.A.
P.O. Box 3142
Winter Haven, FL 33885
Phone: (863) 401-8155
Fax: (863) 401-9924
Primary:
info@wilsonadvocacygroup.com
Secondary:
dwwfourth@wilsonadvocacygroup.com
Tertiary:
b.moore@wilsonadvocacygroup.com
Attorney for Petitioner
March 6, 13, 2026 26-00383K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO: 53-2024-CA-003568-0000-0015
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS THE TRUSTEE OF ADMT 2023-NQM3,
Plaintiff, vs.
BRUNNO D DE OLIVEIRA, et. al., Defendant(s).
NOTICE IS GIVEN that, in accordance with the Consent Final Judgment of Foreclosure (90 Day Extended Sale Date) entered on December 22, 2025 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on March 24, 2026 at 10:00 A.M., at www.polk.realforeclose.com, the following described property:
LOT 12, VILLA DOMANI ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 172, PAGE 39, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
212 Villa Domani Circle,
Davenport, FL 33896
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM

THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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 26, 2026
/s/ Kelley L. Church
Kelley L. Church, Esquire
Florida Bar No.: 100194
Quinteiros, Prieto, Wood & Boyer, P.A.
255 S. Orange Ave., Ste. 900
Orlando, FL 32801-3454
(855) 287-0240
(407) 872-6012 Facsimile
E-mail: servicecopies@qpwblaw.com
E-mail: kchurch@qpwblaw.com
Attorney for Plaintiff
Matter # FL-006698-24 - Case # 53-2024-CA-003568-0000-0015
March 6, 13, 2026 26-00385K

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. 2025CA001458A000BA
PLAINS COMMERCE BANK, Plaintiff, vs.
CHRISTOPHER SOWDERS, et al., Defendant.
NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 03, 2026 in Civil Case No. 2025CA001458A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein PLAINS COMMERCE BANK is Plaintiff and Christopher Sowders, 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 24th day of March, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:
LOT 7, MAGNOLIA GROVE, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 187,

SECOND INSERTION

PAGE 24 AND 25. 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
25-11692FL
March 6, 13, 2026 26-00386K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2025CP003507A000BA
Division Probate
IN RE: ESTATE OF JULIE ANNE SCOFIELD Deceased.
The administration of the estate of Julie Anne Scofield, deceased, whose date of death was January 26, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000 Bartow, Florida 33831-9000 CC4 / 255 N Broadway Ave, Bartow, Florida 33830-3912. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

NOTICE.
The personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, 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 March 6, 2026.
Susan Anne Eggleton
18 Chiltern Court, Park Approach,
Erdington, Birmingham UK B23 7XY
Paula Ferreira Montoya
Attorney for Petitioner
Email Addresses:
Paula@Paulamontoyalaw.com
info@Paulamontoyalaw.com
Florida Bar No. 103104
7345 W Sand Lake Rd, Orlando,
Florida 32819
Telephone: 407-906-9126
March 6, 13, 2026 26-00384K

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. 2024CA002488000000
FBC MORTGAGE, LLC,
Plaintiff, vs.
SELMA NORA JOHNSON, et al., Defendant.
NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 04, 2026 in Civil Case No. 2024CA002488000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FBC MORTGAGE, LLC is Plaintiff and Selma Nora Johnson, 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 24th day of March, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:
Lot 347, Less East 20 feet thereof, Tarpon Bay Phase 1, according to the map or plat thereof, as recorded in Plat Book 175,

Page(s) 24, 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
24-10034FL
March 6, 13, 2026 26-00387K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 26CP-612
Division Probate
IN RE: ESTATE OF FRANCES T. VISCONTI Deceased.
The administration of the estate of Frances T. Visconti, deceased, whose date of death was September 19, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
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 date of first publication of this notice is March 6, 2026.
Personal Representative:
/s/ **Vincent J. Visconti, Jr.**
Vincent J. Visconti, Jr.
439 Lake Daisy Drive
Winter Haven, Florida 33884
Attorney for Personal Representative:
/s/ Charlotte C. Stone
Charlotte C. Stone, Esq.
Florida Bar Number: 21297
Stone Law Group, P.L.
123 US Hwy 27 North
Sebring, Florida 33870
March 6, 13, 2026 26-00401K

SECOND INSERTION

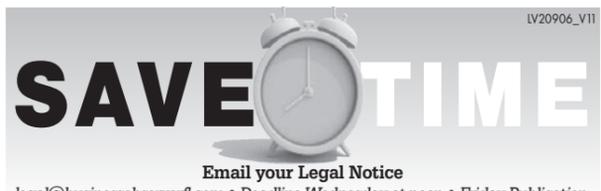
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, 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 March 6, 2026.
Personal Representative:
/s/ **Vincent J. Visconti, Jr.**
Vincent J. Visconti, Jr.
439 Lake Daisy Drive
Winter Haven, Florida 33884
Attorney for Personal Representative:
/s/ Charlotte C. Stone
Charlotte C. Stone, Esq.
Florida Bar Number: 21297
Stone Law Group, P.L.
123 US Hwy 27 North
Sebring, Florida 33870
March 6, 13, 2026 26-00401K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2025CP003507A000BA
Division Probate
IN RE: ESTATE OF JULIE ANNE SCOFIELD Deceased.
The administration of the estate of Julie Anne Scofield, deceased, whose date of death was January 26, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000 Bartow, Florida 33831-9000 CC4 / 255 N Broadway Ave, Bartow, Florida 33830-3912. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

NOTICE.
The personal representative or curator has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.221, 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 March 6, 2026.
Susan Anne Eggleton
18 Chiltern Court, Park Approach,
Erdington, Birmingham UK B23 7XY
Paula Ferreira Montoya
Attorney for Petitioner
Email Addresses:
Paula@Paulamontoyalaw.com
info@Paulamontoyalaw.com
Florida Bar No. 103104
7345 W Sand Lake Rd, Orlando,
Florida 32819
Telephone: 407-906-9126
March 6, 13, 2026 26-00384K

IV20906_V11



SAVE TIME

Email your Legal Notice

legal@businessobserverfl.com • Deadline Wednesday at noon • Friday Publication

SECOND INSERTION

AMENDED NOTICE OF SALE

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

Case No.: 2023-CA-005142-000000

Section 11

WELLS FARGO BANK, NATIONAL ASSOCIATION, IN TRUST FOR THE HOLDERS OF DEUTSCHE MORTGAGE & ASSET RECEIVING CORPORATION, COMM 2013-CCRE7 COMMERCIAL MORTGAGE PASS-THROUGH CERTIFICATES,

Plaintiff, vs.

LAKELAND SQUARE MALL, LLC, AND ROUSE PROPERTIES, LLC F/K/A ROUSE PROPERTIES, INC.,

Defendants.

NOTICE IS HEREBY GIVEN that pursuant to the Agreed Final Judgment of Foreclosure entered on December 11, 2025 and the Agreed Order Cancelling and Rescheduling Foreclosure Sale entered on February 26, 2026 in Case No. 2023-CA-005142, in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, that Stacy M. Butterfield, Clerk of Court, will sell to the highest and best bidder for cash online at <https://polk.realforeclose.com/> on April 2, 2026, at 10:00 a.m., the property described as follows

Parcel I:

Being part of Section 35, Township 27 South, Range 23 East, Polk County, Florida and being more particularly described as follows:
Beginning at the Southeast corner of said Section 35; thence North 0°16'21" East a distance of 848.93 feet to a point; thence South 89°56'30" West a distance of 1,706.45 feet to a point; thence 323.00 feet along an arc to the left having a radius of 3,200.00 feet and a chord of 322.86 feet bearing North 20°14'34.6" West to a point, said point also being the PRINCIPAL POINT AND PLACE OF BEGINNING of the following description:
Continuing 367.78 feet along said arc to the left, having a radius of 3,200.00 feet and a chord of 367.58 feet bearing North 26°25'37.3" West to a point; thence 1,312.49 feet along an arc to the right, having a radius of 1,600.00 feet and a chord of 1,276.00 feet, bearing North 06°13'10.5 West to a point; thence 906.92 feet along an arc to the left having a radius of 1100.00 feet and a chord of 881.45 feet bearing North 6°20'20.8" West; thence 157.00 feet along an arc to the Right, having a radius of 99.90 feet and a chord of 141.33 feet, bearing North 15°03'52.3" East; thence North 60°05'15.6" East, a distance of 210.09 feet to a point; thence 169.12 feet along an arc to the right having a radius of 325.00 feet and a chord of 167.22 feet bearing North 74°59'42.3" East; thence North 89°54'09" East, a distance of 684.36 feet to a point; thence South 40°00'00" East, a distance of 287.32 feet to a point; thence South 85°00'00" East, a distance of 45.25 feet to a point; thence North 50°00'00" East, a distance of 200.50 feet to a point; thence North 37°09'59" East, a distance of 69.75 feet to a point; thence North 00°05'51" West, a distance of 40.31 feet to a point; thence North 89°54'09" East, a distance of 95.31 feet to a point; thence South 00°05'51" East, a distance of 62.04 feet to a point; thence South 37°09'59" West, a distance of 97.62 feet to a point; thence South 50°00'00" West, a distance of 232.50 feet to a point; thence South 5°00'00" West, a distance of 45.25 feet to a point; thence South 40°00'00" East, a distance of 324.38 feet to a point; thence South 80°00'00" East, a distance of 49.03 feet to a point; thence North 60°00'00" East, a distance of 64.48 feet to a point; thence 338.76 feet along an arc to the Right having a radius of 642.00 feet and a chord of 334.84 feet bearing North 75°06'58" East; thence South 89°46'03" East, a distance of 144.10 feet to a point on the West line of State Road 35 and 700 (U.S. Highway 98); thence South 00°14'02.3" West, along said line, a distance of 84.00 feet to a point; thence North 89°46'03" West, a distance of 144.10 feet to a point; thence 294.43 feet along an arc to the left having a radius of 558.00 feet and a chord of 291.03 feet bearing South 75°06'58.5" West; thence South 60°00'00" West, a distance of 64.48 feet to a point; thence South 19°58'11.4" West, a distance of 49.16 feet to a point; thence 127.51 feet along an arc to the right, having a radius of 385.00 feet and a chord of 126.92 feet, bearing South 9°29'15.9" East to a point; thence due South, a distance of 267.77 feet to a point; thence South 45°00'00" East, a distance of 40.00 feet to a point; thence due East, a distance of 323.45 feet to a point; thence North 86°11'09.3" East, a distance of 135.30 feet to a point on aforementioned west line; thence along said west line South 07°36'40.4" East, a distance of 93.83 feet to a point; thence due West, a distance of 470.88 feet to a point; thence South 45°00'00" West, a distance of 40.00 feet to a point; thence due South, a distance of 662.23 feet to a point; thence South 30°00'00" West, a distance of 78.08 feet to a point; thence South 15°00'00" East, a distance of 40.00 feet to a point; thence South 60°00'00" East, a distance of 271.73 feet to a point; thence 234.34 feet along an arc to the right, having a radius of 482.28 feet and a chord of 232.05 feet, bearing South 46°04'46.8" East to a point; thence 193.53 feet along an arc to the left, having a radius of 398.28 feet and a chord of 191.63 feet, bearing South 46°04'46.8" East to a point; thence 31.09 feet along an arc to the left, having a radius of 458.00 feet and a chord of 31.09 feet bearing South 61°56'41.6" East to a point; thence South 26°06'36.8" West, a distance of 84.00 feet to a point; thence 36.80 feet along an arc to the right, having a radius of 542.00 feet and a chord of 36.79 feet, bearing North 61°56'41.6" West to a point; thence 234.34 feet along an arc to the right, having a radius of 482.28 feet and a chord of 232.05 feet, bearing North 46°04'46.8" West to a point; thence 193.53 feet along an arc to the left, having a radius of 398.28 feet and a chord of 191.63 feet, bearing North 46°04'46.8" West to a point; thence North 60°00'00" West, a distance of 271.74 feet to a point; thence South 75°00'00" West, a distance of 39.99 feet to a point; thence South 30°00'00" West, a distance of 421.75 feet to a point; thence South 60°00'00" West, a distance of 318.94 feet to a point; thence due West a distance of 478.75 feet to a point; thence South 30°00'00" West, a distance of 97.77 feet to a point; thence South 65°56'03.9" West, a distance of 136.09 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING.

Save and except four parcels of land:

- (1) Belk-Lindsey Parcel
- (2) Sears Parcel
- (3) Dillard's Parcel
- (4) Burdine's Parcel

Described as follows:

- (1) Lakeland Square Belk-Lindsey Parcel

Being a part of Section 35, Township 27 South, Range 23 East, Polk County, Florida and being more particularly described as follows:

Beginning at the Southeast corner of said Section 35; thence North 0°16'21" East, a distance of 848.93 feet to a point; thence South 89°56'30" West, a distance of 1364.859 feet to a point; thence due North a distance of 1068.734 feet to a point, said point being a point on the mall concourse centerline; thence along said centerline due North a distance of 240.00 feet to a point of intersect with an East-West concourse centerline; thence due east, along said East-West concourse centerline a distance of 147.33 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING of the following description:

Thence due North a distance of 113.45 feet to a point; thence North 45°00'00" East a distance of 51.80 feet to a point; thence due East a distance of 36.76 feet to a point; thence due North 45°00'00" East a distance of 98.89 feet to a point; thence due East a distance of 459.36 feet to a point; thence due South a distance of 268.78 feet to a point; thence 178.02 feet along an arc to the right having a radius of 340.00 feet and a chord of 176.00 feet bearing South 15°00'00" West; thence South 30°00'00" West a distance of 245.49 feet to a point; thence North 45°00'00" West, a distance of 288.85 feet to a point; thence due West a distance of 139.09 feet to a point; thence North 45°00'00" West a distance of 128.75 feet to a point; thence due North a distance of 136.09 feet to the POINT OF BEGINNING.

- (2) Lakeland Square Sears Parcel

Being a part of Section 35, Township 27 South, Range 23 East, Polk County, Florida and being more particularly described as follows:

Beginning at the Southeast corner of Section 35, thence North 0°16'21" East, a distance of 848.93 feet to a point; thence South 89°56'30" West, a distance of 1364.859 feet to a point; thence due North a distance of 1068.734 feet to a point, said point being a point on the mall concourse centerline; thence along said centerline due North a distance of 240.00 feet to a point of intersect with an east-west concourse centerline; thence due East along said east-west concourse centerline a distance of 25.00 feet to a point of intersect with a north-south concourse centerline; thence due North along said north-south concourse centerline, a distance of 460.00 feet to a point of intersect with an east-west concourse centerline; thence due East along said east-west concourse centerline, a distance of 25.00 feet to a point of intersect with a north-south concourse centerline; thence due North along said north-south concourse centerline, a distance of 270.00 feet to a point of intersect with an east-west concourse centerline; thence due West along said east-west concourse centerline, a distance of 25.00 feet to a point of intersect with a north-south concourse centerline; thence due North along said north-south concourse centerline, a distance of 320.00 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING of the following description:

Thence due West, a distance of 255.60 feet to a point; thence North 17°30'00" West, a distance of 59.53 feet to a point; thence due North, a distance of 85.20 feet to a point; thence North 45°00'00" West, a distance of 309.56 feet to a point; thence 419.93 feet along a curve to the right, having a radius of 340.00 feet and a chord of 393.75 feet, bearing North 47°07'01.1" East to a point; thence North 82°30'00" East, a distance of 172.40 feet to a point; thence 18.00 feet along a curve to the right, having a radius of 137.50 feet and a chord of 17.98 feet, bearing North 86°15'00" East to a point; thence due East, a distance of 97.50 feet to a point; thence 165.81 feet along a curve to the right having a radius of 190.00 feet and a chord of 160.59 feet, bearing South 65°00'00" East to a point; thence South 40°00'00" East, a distance of 571.27 feet to a point; thence South 45°00'00" West, a distance of 207.90 feet to a point; thence due West, a distance of 448.24 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING.

- (3) Lakeland Square Dillard's Parcel

Being a part of Section 35, Township 27 South, Range 23 East, Polk County, Florida, and being more particularly described as follows:

Beginning at the Southeast corner of said Section 35; thence North 0°16'21" East, a distance of 848.93 feet to a point; thence South 89°56'30" West, a distance of 1364.859 feet to a point; thence due North a distance of 1068.734 feet to a point; said point being a point on the mall concourse centerline; thence along said centerline due North a distance of 240.00 feet to a point of intersect with an east-west concourse centerline; thence due East along said east-west concourse centerline a distance of 25.00 feet to a point of intersect with a north-south concourse centerline; thence due North along said north-south concourse centerline, a distance of 460.00 feet to a point of intersect with an east-west concourse centerline; thence due East along said east-west concourse centerline, a distance of 25.00 feet to a point of intersect with a north-south concourse centerline; thence due North along said north-south concourse centerline, a distance of 270.00 feet to a point of intersect with an east-west concourse centerline; thence due East along said east-west concourse centerline, a distance of 122.33 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING of the following description:

Thence due North, a distance of 164.33 feet to a point; thence due East, a distance of 37.29 feet to a point; thence South 30°00'00" East, a distance of 12.31 feet to a point; thence North 60°00'00" East, a distance of 75.00 feet to a point; thence due North, a distance of 128.84 feet to a point; thence due East, a distance of 192.52 feet to a point; thence North 45°00'00" East, a distance of 207.90 feet to a point; thence South 40°00'00" East, a distance of 78.10 feet to a point; thence 237.57 feet along a curve to the right, having a radius of 340.00 feet and a chord of 232.57 feet bearing South 20°00'00" East to a point; thence due South, a distance of 617.64 feet to a point; thence due West, a distance of 163.00 feet to a point; thence due South, a distance of 31.50 feet to a point; thence due West, a distance of 239.25 feet to a point; thence due North, a distance of 263.09 feet to a point; thence North 60°00'00" West, a distance of 144.82 feet to a point; thence due West, a distance of 50.00 feet to a point; thence due North, a distance of 125.00 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING.

- (4) Lakeland Square Burdine's Parcel

Being a part of Section 35, Township 27 South, Range 23 East, Polk County, Florida, and being more particularly described as follows:

Beginning at the Southeast corner of said Section 35; thence N. 0°16'21" East, a distance of 848.93 feet to a point; thence South 89°56'30" West, a distance of 1364.859 feet to a point; thence due North a distance of 1068.734 feet to a point; said point being a point on the mall concourse centerline; thence along said centerline due North, a distance of 240.00 feet to a point of intersect with an east-west concrete centerline; thence due East along said east-west concourse centerline, a distance of 25.00 feet to a point of intersect with a north-south concourse centerline; thence due North along said north-south concourse centerline, a distance of 460.00 feet to a point of intersect with an east-west concourse centerline; thence due East along said east-west concourse centerline, a distance of 25.00 feet to a point of intersect with a north-south concourse centerline; thence due North along said north-south concourse centerline, a distance of 270.00 feet to a point of intersect with an east-west concourse centerline; thence due West along said east-west concourse centerline, a distance of 236.58 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING of the following description:

Thence due South a distance of 155.00 feet to a point; thence due West a distance of 86.67 feet to a point; thence due South a distance of 178.50 feet to a point; thence due West a distance of 248.00 feet to a point; thence due North a distance of 31.50 feet to a point; thence due West a distance of 228.71 feet to a point; thence 122.56 feet along an arc to the right, having a radius 1386.04 feet and a chord of length of 122.52 feet bearing North 14°44'49.2" East; thence North 17°16'48.4" East, a distance of 32.18 feet to a point; thence 437.42 feet along an arc to the left, having a radius of 1148.09 feet and a chord of 434.78 feet bearing North 06°21'55" East; thence 171.77 feet along an arc to the right, having a radius of 284.85 feet and a chord length of 169.18 feet bearing North 12°43'30.8" East; thence North 30°00'00" East, a distance of 110.59 feet to a point; thence South 45°00'00" East, a distance of 432.19 feet to a point; thence due East a distance of 76.27 feet to a point; thence due South a distance of 234.50 feet to a POINT OF BEGINNING.

Parcel II:

Lakeland Square Retention Basin Parcel

Being a part of Section 35, Township 27 South, Range 23 East, Polk County, Florida, and being more particularly described as follows:

Beginning at the Northeast corner of said Section 35; thence South 89°48'53" West, along the North line of said Section 35, a distance of 2671.09 feet to a point; thence South 0°07'30" West, a distance of 1175.48 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING of the following description:

Thence continuing South 0°07'30" West, a distance of 150.00 feet to a point; thence North 89°54'09" East, a distance of 705.82 feet to a point; thence South 60°00'00" West, a distance of 1238.17 feet to a point; thence North 30°00'00" West, a distance of 140.00 feet to a point; thence North 2°22'12" East, a distance of 648.09 feet to a point; thence South 89°52'30" East, a distance of 410.00 feet to the PRINCIPAL POINT AND PLACE OF BEGINNING.

Parcel III:

Together with non-exclusive easement rights and benefits as contained in the following instruments:

Corrective Warranty Deed as contained in instrument recorded in Official Records Book 2450, Page 550, of the Public Records of Polk County, Florida.

Drainage Easement contained in instrument recorded in Official Records Book 2472, Page 564, of the Public Records of Polk County, Florida.

Drainage Easement contained in instrument recorded in Official Records Book 2486, Page 2106, of the Public Records of Polk County, Florida.

Drainage and Utility Easement contained in instrument recorded in Official Records Book 2486, Page 2112, of the Public Records of Polk County, Florida.

Drainage and Utility Easement contained in instrument recorded in Official Records Book 2486, Page 2120, of the Public Records of Polk County, Florida.

Drainage and Utility Easement contained in instrument recorded in Official Records Book 2486, Page 2129, of the Public Records of Polk County.

Parcel IV:

The reciprocal and non-exclusive rights, easements, and privileges of use, ingress, egress, parking and for utility and other purposes appurtenant thereto as set forth and created in that certain Lakeland Square Easement and Operating Agreement, dated May 1, 1988, between Sears Roebuck and Co., M-B 1 Acquisition Corporation, Belk-Lindsey Stores, Inc., Mervyn's and H-D Lakeland, recorded in Official Records Book 2631, Page 523, as *affected* by Assignment and Assumption Agreement recorded in Official Records Book 3001, page 1121; as *affected* by Assignment and Assumption of Operating Agreement recorded in recorded in Official Records Book 3639, page 564; as *affected* by Assignment and Assumption of Operating Agreement recorded in Official Records Book 3826, page 1895; as modified by First Amendment to and Restatement of Easement and Operating Agreement recorded in Official Records Book 3981, Page 2054, and Assignment and Assumption of Operating Agreements recorded in Official Records Book 8620, page 810, and as assigned by Quitclaim, Assignment and Assumption of Operating Agreements from JDN Development Company, Inc., a Delaware corporation, successor-by-merger to Inland Retail TRS Corp, a Delaware corporation, Assignor to Lakeland Square Mall, LLC, a Delaware limited liability company, Assignee, dated March 21, 2013, recorded March 26, 2013, in Official Records Book 08911, Page 1643, Public Records of Polk County, Florida.

Parcel V:

Being a part of Section 35, Township 27 South, Range 23 East, and Section 2, Township 28 South, Range 23 East, Polk County, Florida and being more particularly described as follows:

Beginning at the Southeast corner of said Section 35; thence North 00°16'21" East, a distance of 848.93 feet to a point; thence South 89°56'30" West, a distance of 1,706.45 feet to the Easterly Right-of-Way line of Griffin Road connector, and the PRINCIPAL POINT AND PLACE OF BEGINNING of the following description:

Thence along the Easterly Right-of-Way line the following four (4) described lines; thence (1) 999.88 feet along an arc to the right, having a radius of 1110.00 feet and a chord length of 966.41 feet, bearing South 08°27'15.5" West; thence (2) South 34°15'36" West, a distance of 492.45 feet to a point; thence (3) 659.38 feet along an arc to the left having a radius of 1100.00 feet and a chord length of 649.55 feet, bearing South 17°05'15" West; thence (4) South 00°05'06" East, a distance of 144.67 feet to a point on the existing North Right-of-Way line of Griffin Road; thence along said existing North Right-of-Way line South 89°54'54" West, a distance of 100.00 feet to a point of intersect with the Westerly Right-of-Way line of Griffin Road connector; thence along said Westerly Right-of-Way line the following six (6) described lines; thence (1) North 00°05'06" West, a distance of 144.67 feet to a point; thence (2) 719.32 feet along an arc to the right, having a radius of 1200.00 feet and a chord length of 708.60 feet, bearing North 17°05'15" East; thence (3) North 34°15'36" East, a distance of 492.45 feet to a point; thence (4) 909.80 feet along an arc to the left having a radius of 1010.00 feet and a chord length of 879.35 feet bearing North 08°27'16" East; thence (5) 669.19 feet along an arc to the left, having a radius of 3100.00 feet and a chord length 667.89 feet, bearing North 23°32'07.5" West; thence (6) 1253.84 feet along an arc to the right, having a radius of 1700.00 feet and a chord length of 1225.61 feet, bearing North 08°35'24.7" West, to a point on the most Southerly line of the relocated Sleepy Hill Drive (80 foot Right-of-Way); thence along said Southerly line North 89°59'28" East, a distance of 102.61 feet to a point on the Westerly line of the REIT/Parcel "A"; thence along the said Westerly line the following two (2) described lines; thence (1) 1202.38 feet along an arc to the left having a radius of 1600.00 feet and a chord length of 1174.28 feet, bearing South 08°11'27.7" East; thence (2) 690.78 feet along an arc to the right, having a radius of 3200.00 feet and a chord length of 689.44 feet, bearing South 23°32'07.5" East to the POINT OF BEGINNING; (the "Land")

Together with:

All of Borrower's (referred to as the "**Debtor**" hereinbelow) estate, right, title and interest in, to and under any and all of the following described property, whether now owned or hereafter acquired and to the Land described above:

(a) all easements, rights-of-way, strips and gores of land, streets, ways, alleys, passages, sewer rights, water, water courses, water rights and powers, air rights and development rights, rights to oil, gas, minerals, coal and other substances of any kind or character, and all estates, rights, titles, interests, privileges, liberties, tenements, hereditaments and appurtenances of any nature whatsoever, in any way belonging, relating or pertaining to the Premises and the Improvements; and the reversion and reversions, remainder and remainders, and all land lying in the bed of any street, road, highway, alley or avenue, opened, vacated or proposed, in front of or adjoining the Premises, to the center line thereof; and all the estates, rights, titles, interests, dower and rights of dower, curtesy and rights of curtesy, property, possession, claim and demand whatsoever, both at law and in equity, of Debtor of, in and to the Premises and the Improvements and every part and parcel thereof, with the appurtenances thereto;

(b) all machinery, furniture, furnishings, equipment, computer software and hardware, fixtures (including all heating, air conditioning, plumbing, lighting, communications and elevator fixtures), inventory, materials, supplies and other articles of personal property and accessions thereof, renewals and replacements thereof and substitutions therefor, and other property of every kind and nature, tangible or intangible, owned by Debtor, or in which Debtor has or shall have an interest, now or hereafter located upon the Premises or the Improvements, or appurtenant thereto, and usable in connection with the present or future operation and occupancy of the Premises and the Improvements (hereinafter collectively referred to as the "Equipment"), including any leases of, deposits in connection with, and proceeds of any sale or transfer of any of the foregoing, and the right, title and interest of Debtor in and to any of the Equipment that may be subject to any "security interest" as defined in the Uniform Commercial Code, as in effect in the State where the Mortgaged Property is located (the "UCC"), superior in lien to the lien of the Mortgage;

(c) all awards or payments, including interest thereon, that may heretofore or hereafter be made with respect to the Premises or the Improvements, whether from the exercise of the right of eminent domain or condemnation (including any transfer made in lieu of or in anticipation of the exercise of such right), or for a change of grade, or for any other injury to or decrease in the value of the Premises or Improvements;

(d) all leases, subleases and other agreements or arrangements heretofore or hereafter entered into affecting the use, enjoyment or occupancy of, or the conduct of any activity upon or in, the Premises or the Improvements, including any extensions, renewals, modifications or amendments thereof (hereinafter collectively referred to as the "Leases") and all rents, rent equivalents, moneys payable as damages (including payments by reason of the rejection of a Lease in a Bankruptcy Proceeding or in lieu of rent or rent equivalents), royalties (including all oil and gas or other mineral royalties and bonuses), income, fees, receivables, receipts, revenues, deposits (including security, utility and other deposits), accounts, cash,

Cont'd from page 22

issues, profits, charges for services rendered, and other consideration of whatever form or nature received by or paid to or for the account of or benefit of Debtor or its agents or employees from any and all sources arising from or attributable to the Premises and the improvements, including all receivables, customer obligations, installment payment obligations and other obligations now existing or hereafter arising or created out of the sale, lease, sublease, license, concession or other grant of the right of the use and occupancy of the Premises or the Improvements, or rendering of services by Debtor or any of its agents or employees, and proceeds, if any, from business interruption or other loss of income insurance (hereinafter collectively referred to as the "Rents"), together with all proceeds from the sale or other disposition of the Leases and the right to receive and apply the Rents to the payment of the Debt;

(e) all proceeds of and any unearned premiums on any insurance policies covering the Mortgaged Property, including, without limitation, the right to receive and apply the proceeds of any insurance, judgments, or settlements made in lieu thereof, for damage to the Mortgaged Property;

(f) the right, in the name and on behalf of Debtor, to appear in and defend any action or proceeding brought with respect to the Mortgaged Property and to commence any action or proceeding to protect the interest of Secured Party in the Mortgaged Property;

(g) all accounts (including reserve accounts), escrows, documents, instruments, chattel paper, claims, deposits and general intangibles, as the foregoing terms are defined in the UCC, and all franchises, trade names, trademarks, symbols, service marks, books, records, plans, specifications, designs, drawings, surveys, title insurance policies, permits, consents, licenses, management agreements, contract rights (including any contract with any architect or engineer or with any other provider of goods or services for or in connection with any construction, repair or other work upon the Mortgaged Property), approvals, actions, refunds of real estate taxes and assessments (and any other governmental impositions related to the Mortgaged Property) and causes of action that now or hereafter relate to, are derived from or are used in connection with the Mortgaged Property, or the use, operation, maintenance, occupancy or enjoyment thereof or the conduct of any business or activities thereon (hereinafter collectively referred to as the "Intangibles"); and

(h) all proceeds, products, offspring, rents and profits from any of the foregoing, including those from sale, exchange, transfer, collection, loss, damage, disposition, substitution or replacement of any of the foregoing.

All capitalized terms not otherwise defined herein shall have the respective meanings ascribed to such terms in that certain Note and Mortgage Modification Agreement Evidencing Renewal Promissory Note Including Future Advance and Amended and Restated Mortgage and Security Agreement, dated as of March 21, 2013 (the "Mortgage") from Debtor, as Debtor, to Secured Party, as Secured Party, and filed with the Official Records of Polk County, Florida, INSTR# 2013055869, Book 08911, Page 1653.

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 March 3, 2026.
 BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ, PC
 200 South Orange Avenue, Suite 2050
 Post Office Box 1549
 Orlando, Florida 32802-1549
 (Telephone) 407-422-6600
 Counsel for Plaintiff
 By: /s/ Zachary J. Bancroft
 Zachary J. Bancroft
 Florida Bar No. 0145068
 zbancroft@bakerdonelson.com
 achentnik@bakerdonelson.com
 fedcts@bakerdonelson.com
 4932-3448-9236
 March 6, 13, 2026

26-00390K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
 IN THE CIRCUIT COURT OF THE
 TENTH JUDICIAL CIRCUIT IN AND
 FOR POLK COUNTY, FLORIDA
CASE NO.: 2023-CA-005967

**LAKEVIEW LOAN
 SERVICING, LLC,
 Plaintiff, v.
 JULIANA MICHELLE ROSATI
 A/K/A JULIANA M. ROSATI, et al.,
 Defendants.**

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on April 7, 2026, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot 28, SHADY ACRES UNIT NUMBER TWO, according to the plat thereof recorded in Plat Book 70, Page 45, of the Public Records of Polk County, Florida. Together with 1995 Fleetwood VIN GAFLS54A76775HS21 and GAFLS54B76775HS21 and Title No. 69439721 & 69439720.

Property Address: 3440 Maple Drive, Mulberry, FL 33860

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

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date

of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.

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

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

SUBMITTED on this 2nd day of March, 2026.
 TIFFANY & BOSCO, P.A.
 /s/ Kathryn I. Kasper, Esq.
 Kathryn I. Kasper, Esq.
 FL Bar #157147
 Kathryn I. Kasper, Esq.
 FL Bar #621188
 Attorneys for Plaintiff
 OF COUNSEL:
 Tiffany & Bosco, P.A.
 1201 S. Orlando Ave, Suite 430
 Winter Park, FL 32789
 Telephone: (205) 930-5200
 Facsimile: (407) 712-9201
 March 6, 13, 2026 26-00398K

SECOND INSERTION

NOTICE OF SALE
 IN THE CIRCUIT COURT OF THE
 TENTH JUDICIAL CIRCUIT IN AND
 FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CA-3337

**DONNA L. SMITH d/b/a
 ALAN ENTERPRISES,
 Plaintiff, v.
 THE ESTATE OF ROSALIA
 VICTORIA; THE UNKNOWN
 PERSONAL REPRESENTATIVE
 OF THE ESTATE OF ROSALIA
 VICTORIA; THE UNKNOWN
 HEIRS OF THE UNKNOWN
 ROSALIA VICTORIA; JESSICA
 ABREU; TENANT #1; TENANT
 #2; CITRUS WOODS PROPERTY
 OWNERS ASSOCIATION, INC.;
 AND ANY AND ALL UNKNOWN
 PARTIES CLAIMING BY,
 THROUGH, AND UNDER, AND
 AGAINST THE HEREIN-NAMED
 DEFENDANTS WHO ARE NOT
 KNOWN TO BE DEAD OR ALIVE,
 WHETHER SAID UNKNOWN
 PARTIES MAY CLAIM AN
 INTEREST AS SPOUSES, HEIRS,
 DEVISEES, GRANTEEES, OR
 OTHER CLAIMANTS,
 Defendants.**

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment of Foreclosure entered on February 19, 2026, in this case in the Circuit Court of Polk County, Florida, the real property described as:

Lot 144, CITRUS WOODS ESTATES UNIT NUMBER TWO, a subdivision according to the plat thereof recorded in Plat Book 65, Page 35, of the Public Records of Polk County, Florida. Together with the 1978 HOMI WITH VIN NUMBERS T2523301A AND T2523301B

AND TITLE NUMBERS
 14909608 AND 14909609
 Parcel Identification No.:
 24-28-26-242530-001440
 Property Address:
 1610 Reynolds Road, Lot 144,
 Lakeland, Florida 33801

will be sold at public sale, to the highest and best bidder for cash, on-line at www.polk.realforeclose.com, on April 7, 2026, at 10:00 a.m.

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 sixty (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 26, 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 SANOKA LAW FIRM
 422 South Florida Avenue
 Lakeland, Florida 33801
 Phone: (863) 683-5353
 Fax: (863) 683-2237
 Attorneys for Plaintiff
 March 6, 13, 2026 26-00391K

SECOND INSERTION

NOTICE OF SALE
 UNDER E.S. CHAPTER 45
 IN THE COUNTY COURT IN AND
 FOR POLK COUNTY, FLORIDA
CASE NO. 2025CC002878

**FOUNTAIN PARK HOMEOWNERS
 ASSOCIATION, INC., a Florida
 Not-For-Profit Corporation,
 Plaintiff, v.
 MARLENE GONZALEZ &
 CHRISTIAN FERNANDO
 GONZALEZ,
 Defendants.**

Notice is given that under a Final Summary Judgment dated February 17, 2026, and in Case No. 2025CC002878 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which FOUNTAIN PARK HOMEOWNERS ASSOCIATION, INC., the Plaintiff and MARLENE GONZALEZ & CHRISTIAN FERNANDO GONZALEZ the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at polk.realforeclose.com, at 10:00am on March 20, 2026, the following described property set forth in the Final Summary Judgment:

Lot 21, Fountain Park - Phase 2, according to the plat thereof, as recorded in Plat Book 167, Pages 13 through 17 of the Public Records of Polk County, Florida

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

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

WITNESS my hand this 2nd day of March \2026.
 By: /s/ Karen J. Wonsotler
 Karen J. Wonsotler, Esq.
 Florida Bar No. 140929
 WONSOTLER & 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
 March 6, 13, 2026 26-00395K

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-001704A000BA
 MADISON PLACE TOWNHOME
 ASSOCIATION, INC., A
 FLORIDA NOT FOR PROFIT
 CORPORATION,
 PLAINTIFF, V.
 LINDA PAULINE INGBER;
 UNKNOWN SPOUSE OF LINDA
 PAULINE INGBER; UNKNOWN
 TENANT #1 IN POSSESSION OF
 SUBJECT PROPERTY; UNKNOWN
 TENANT #2 IN POSSESSION
 OF SUBJECT PROPERTY; and
 ZACHARY HOLDINGS, LLC
 DEFENDANTS.**

TO: Linda Pauline Ingber
 1132 Merrill Street
 Davenport, FL 33837
 and
 Unknown Spouse of Linda Pauline Ingber
 1132 Merrill Street
 Davenport, FL 33837

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 246, 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)

Plaintiff's attorney, whose address is:
 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 April 8, 2026, 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 MAR 02 2026.

STACY M. BUTTERFIELD,
 as Clerk of said Court
 (SEAL) By: A. Nieves
 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
 M31153/425362/30700551
 March 6, 13, 2026 26-00417K

SECOND INSERTION

NOTICE OF SALE
 PURSUANT TO CHAPTER 45
 IN THE COUNTY COURT OF THE
 10TH JUDICIAL CIRCUIT, IN AND
 FOR POLK COUNTY, FLORIDA
CASE NO. 2021CC005496000000

**RIDGE OF DUNDEE
 HOMEOWNERS ASSOCIATION
 INC, a Florida non-profit
 Corporation,
 Plaintiff, vs.
 ROBERT REID;
 SHASHANA JACKSON, et al,
 Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to Second Amended Final Judgment of Foreclosure (In Rem) dated February 24, 2026 in Case No. 2021CC005496000000 in the County Court in and for Polk County, Florida wherein RIDGE OF DUNDEE HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, is Plaintiff, and ROBERT REID; SHASHANA JACKSON, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on MAY 26, 2026. () www.polk.realforeclose.com the Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit:

LOT 54, RIDGE OF DUNDEE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 137, PAGES 8, OF THE PUBLIC RECORDS OF

POLK COUNTY, FLORIDA.
 A/K/A: 512 MILES BLVD,
 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.

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: March 2, 2026
 FLORIDA COMMUNITY
 LAW GROUP, P.L.
 Attorneys for Plaintiff
 1855 Griffin Road, Suite A-423
 Dania Beach, FL 33004
 Tel: (954) 372-5298
 Fax: (866) 424-5348
 Email: jared@flcgl.com
 By: /s/ Jared Block
 Jared Block, Esq.
 Florida Bar No. 90297
 March 6, 13, 2026 26-00397K

SECOND INSERTION

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

**532025CA002426A000BA
 LAKEVIEW LOAN
 SERVICING, LLC,
 Plaintiff, vs.
 JOSEPH CEBOLLERO; COATS
 CAPITAL, LLC; HAMPTON LAKES
 OF DAVENPORT HOMEOWNERS
 ASSOCIATION, INC.; UNKNOWN
 TENANT NO. 1; UNKNOWN
 TENANT NO. 2; and ALL
 UNKNOWN PARTIES CLAIMING
 INTERESTS BY, THROUGH,
 UNDER OR AGAINST A NAMED
 DEFENDANT TO THIS ACTION,
 OR HAVING OR CLAIMING TO**

**HAVE ANY RIGHT, TITLE OR
 INTEREST IN THE PROPERTY
 HEREIN DESCRIBED,
 Defendant(s).**

TO: UNKNOWN TENANT NO. 1
 419 Mcfee Dr
 Davenport, FL 33897
 TO: UNKNOWN TENANT NO. 2
 419 Mcfee Dr
 Davenport, FL 33897

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

LOT 24, HAMPTON ESTATES PHASE I, VILLAGE 2-A, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 106, PAGES 34 AND 35, 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 Diaz Anselmo & Associates, P.A., Plaintiff's attorneys, whose address is P.O. BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@dallegal.com, within 30 days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys 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 Av-

enue, 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
 DATED on Feb. 6, 2026.

Stacy M. Butterfield
 As Clerk of the Court
 (SEAL) By: A. Nieves
 As Deputy Clerk
 Diaz Anselmo & Associates, P.A.,
 Plaintiff's attorneys,
 P.O. BOX 19519,
 Fort Lauderdale, FL 33318,
 (954) 564-0071,
 answers@dallegal.com
 1463-213719 / ME2
 March 6, 13, 2026 26-00418K

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. 2023CA004892000000
 WILMINGTON SAVINGS FUND
 SOCIETY, FSB, NOT IN ITS
 INDIVIDUAL CAPACITY, BUT
 SOLELY AS TRUSTEE FOR
 RESIDENTIAL MORTGAGE
 AGGREGATION TRUST,
 Plaintiff, vs.
 FRALEGE GROUP INC., et al.
 Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 25, 2025, and entered in 2023CA004892000000 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 RCAF ACQUISITION TRUST is the Plaintiff and FRALEGE GROUP INC.; ANDY ALEGE; RONALD FRASER 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 24, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 11, BLOCK 1145, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 53, PAGES 19 THROUGH 28, INCLUSIVE, OF THE

PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 459 DANUBE DR, KISSIMMEE, FL 34759
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 28 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\Amanda Murphy
 Amanda Murphy, Esquire
 Florida Bar No. 81709
 Communication Email:
 amanda.murphy@raslg.com
 24-218551 - EuE
 March 6, 13, 2026 26-00408K

SECOND INSERTION

Notice Of Public Sale
 The following personal property of:
 Karen Jan Singleton will on March 31, 2026 at 8:00 a.m. at 4111 W Cypress St, Hillsborough County, Tampa, FL 33607, will be sold for cash to satisfy storage fees in accordance with Florida Statutes Section

715.109: 1986 SAND Mobile Home, VIN:LFLSW2AG147906795/LFLS-W2BG147906795, TITLE: 44945660/44954078 And all other personal property located therein Prepared by Tracy McDuffie, 4111 W Cypress St, Tampa, FL 33607,
 March 13, 20, 2026 26-00420K

-- SALES / ACTIONS --

SECOND INSERTION

NOTICE OF SALE
IN THE 10th JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA
Case No. 2023-CA-006316
21 ST MORTGAGE CORPORATION,
Plaintiff, vs.
CHRISTOPHER JAMES INGLEDUE; LINDA BEGLEY NEESE A/K/A LINDA ANN NEESE; ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST WILMA JEAN BEGLEY A/K/A WILMA J. BEGLEY; DALE ROBERT; UNKNOWN SPOUSE OF DALE ROBERT; KAREN GAIL PEDLEY A/K/A KAREN GAIL BEGLEY; UNKNOWN SPOUSE OF KAREN GAIL PEDLEY A/K/A KAREN GAIL BEGLEY; BRENDA SELL; UNKNOWN SPOUSE OF BRENDA SELL; and UNKNOWN TENANT Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated March 13, 2024, entered in Case No.: 2023 CA 6316 of the Circuit Court in and for Polk County, Florida, wherein CHRISTOPHER JAMES INGLEDUE, LINDA BEGLEY NEESE A/K/A LINDA ANN NEESE, ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST WILMA JEAN BEGLEY A/K/A WILMA J. BEGLEY, DALE ROBERT, UNKNOWN SPOUSE OF DALE ROBERT, KAREN GAIL PEDLEY A/K/A KAREN GAIL BEGLEY, BRENDA SELL, UNKNOWN SPOUSE OF BRENDA SELL, and UNKNOWN TENANT, are the Defendants, that Stacy M. Butterfield, CPA, the Clerk of the Circuit Court and Comptroller, will sell to the highest and best bidder for cash, at the Clerk of the Circuit Court, on April 13, 2026, by electronic sale beginning at 10:00 a.m., on the above prescribed

date at website www.polk.realforeclose.com, on the following described real property as set forth in the Final Judgment:

LOT 34, OAK TRAIL, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 71, PAGE 29, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS THE EAST 330 FEET. TOGETHER WITH A 2022 LIVE OAK MODEL 76X28 MANUFACTURED HOME BEARING SERIAL NO.'S: LOHGA10022756A AND LOHGA10022756B.

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

NOTICE

IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT, IF YOU ARE A PERSON WITH 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 SEVEN (7) DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE SCHEDULED APPEARANCE IS LESS THAN SEVEN DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

March 13, 20, 2026 26-00419K

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. 532025CA004178A000BA
PennyMac Loan Services, LLC
Plaintiff, vs.
The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Ida Vargas Villalobos a/k/a Ida Vargas De Villalobos Deceased; et al
Defendants.

TO: The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Ida Vargas Villalobos a/k/a Ida Vargas De Villalobos 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 4, BLOCK 688, POINCIANA NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGE(S) 27 THROUGH 42, 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 Julie

York 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 3/30/2026, 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.

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS
DATED ON FEB 20 2026.

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

Julie York, Esquire,
Brock & Scott, PLLC.,
the Plaintiff's attorney,
4919 Memorial Hwy, Suite 135,
Tampa, FL 33634
File # 25-F02252
March 6, 13, 2026 26-00374K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO.

532025CA002887A000BA
NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
Plaintiff, vs.
JOHN EDWARD DAVIS, III A/K/A JOHN DAVIS; SANDRA DAVIS; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CASTLE CREDIT CO HOLDINGS, 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 the Summary Final Judgment of foreclosure dated February 24, 2026, and entered in Case No. 532025CA002887A000BA of the Circuit Court in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is Plaintiff and JOHN EDWARD DAVIS, III A/K/A JOHN DAVIS; SANDRA DAVIS; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CASTLE CREDIT CO HOLDINGS, 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, Clerk of the Circuit

Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on April 27, 2026, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 13, BLOCK 1, FORTUNA ADDITION TO LAKELAND FLA. ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE(S) 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

DATED March 3, 2026.
By: /s/ Sheena M. Diaz
Sheena M. Diaz
Florida Bar No.: 97907
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1496-218603 / VMR
March 6, 13, 2026 26-00412K

SECOND INSERTION

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

Case No.:
2025-CA-002400-A000-BA
HUNG TRAN,
Plaintiff, v.
NGHI HA,
Defendant.

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment entered on February 27, 2026, in this case in the Circuit Court of Polk County, Florida, the real property described as:

The North 70 feet of the South 1080 feet of the Northwest ¼ of the Southeast ¼ of Section 32, Township 26 South, Range 25 East, Polk County, Florida, lying East of State Road S-559.
Parcel Identification Number: 322625-000000-023130.
7582 Berkley Road, Polk City, Polk County, Florida

will be sold at public sale, to the highest and best bidder for cash, on-line at www.polk.realforeclose.com, on April 8, 2026, at 10:00 a.m.

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 sixty (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: March 3, 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 SANOMA LAW FIRM
422 South Florida Avenue
Lakeland, Florida 33801
Phone: (863) 683-5353
Fax: (863) 683-2237
Attorneys for Plaintiff
March 6, 13, 2026 26-00413K

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. 2025CA003257A000BA
PENTAGON FEDERAL CREDIT UNION,
Plaintiff, vs.

LISA VONDERLEA WITHERSPOON GREEN A/K/A LISA GREEN, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 22, 2026, and entered in 2025CA003257A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PENTAGON FEDERAL CREDIT UNION is the Plaintiff and LISA VONDERLEA WITHERSPOON GREEN A/K/A LISA GREEN; UNKNOWN SPOUSE OF LISA VONDERLEA WITHERSPOON GREEN A/K/A LISA GREEN; TECHNOLOGY CREDIT UNION; CALABAY PARC AT TOWER LAKE HOMEOWNERS ASSOCIATION, INC.; CALABAY PARC HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on March 24, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 242, CALABAY PARC AT TOWER LAKE PHASE TWO, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 136, PAGE 45, OF THE

PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address:
174 MINNIEHAHA CIR,
HAINES CITY, FL 33844

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

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

Dated this 28 day of February, 2026.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: fmail@raslg.com
By: /s/ Amanda Murphy
Amanda Murphy, Esquire
Florida Bar No. 81709
Communication Email:
amanda.murphy@raslg.com
25-304508 - NaP
March 6, 13, 2026 26-00410K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2024CA001977000000
DIVISION: 7

Nationstar Mortgage LLC
Plaintiff, vs.-
Ian Andrew Hartz a/k/a Ian Hartz; Marie Dobson a/k/a Amy Dobson; Unknown Spouse of Ian Andrew Hartz a/k/a Ian Hartz a/k/a Andrew Hartz; Unknown Spouse of Marie Dobson a/k/a Amy Dobson; United States of America Acting Through Secretary of Housing and Urban Development; Aqua Finance, Inc.; LVNV Funding, LLC; Jace Landing Homeowners Association, 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) Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2024CA001977000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Nationstar Mortgage LLC, Plaintiff and Ian Andrew Hartz a/k/a Ian Hartz a/k/a Andrew Hartz are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bid-

der for cash at www.polk.realforeclose.com at 10:00 A.M. on April 10, 2026, the following described property as set forth in said Final Judgment, to-wit: LOT 68, JACE LANDING, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 178, PAGES 47 AND 48, 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
23-330328 FCO1 CXE
March 6, 13, 2026 26-00411K

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.

532025CA003406A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
VIGHNESWAR REDDY PULMAMIDI AND KEERTHI PATILLOLA, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 04, 2026, and entered in 532025CA003406A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and VIGHNESWAR REDDY PULMAMIDI; KEERTHI PATILLOLA; RIVERSTONE AT TOWNE PARK PHASES 5 AND 6 HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on March 24, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 13, BLOCK 3 OF RIVERSTONE PHASE 5 AND 6, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 185, PAGE(S) 26, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

DA.
Property Address: 4381 PUMICE DR, LAKELAND, FL 33811
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 28 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/ Amanda Murphy
Amanda Murphy, Esquire
Florida Bar No. 81709
Communication Email:
amanda.murphy@raslg.com
25-302372 - EuE
March 6, 13, 2026 26-00409K

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. 2022CA003801000000
REVERSE MORTGAGE FUNDING LLC,
Plaintiff, vs.

JANNIFER CHRISTIAN PIERRE FRANCOIS, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAKE CHRISTIAN, DECEASED, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Amended Final Judgment of Foreclosure dated July 19, 2024, and entered in 2022CA003801000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein REVERSE MORTGAGE FUNDING LLC is the Plaintiff and JANNIFER CHRISTIAN PIERRE FRANCOIS, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAKE CHRISTIAN, DECEASED; JANNIFER CHRISTIAN PIERRE FRANCOIS; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; THEODORA BARNETT 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 24, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 39, LAKEVIEW PARK, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 50,

PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 39 QUEENS CT, 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 in accordance with Florida Statutes, Section 45.031.

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

Dated this 28 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/ Amanda Murphy
Amanda Murphy, Esquire
Florida Bar No. 81709
Communication Email:
amanda.murphy@raslg.com
21-145342 - NaP
March 6, 13, 2026 26-00407K

Q&A

Do I need to register my business' name?

Yes. The "fictitious name" or "dba" you register must be advertised at least once in a newspaper that is located within the county where your principal place of business is located prior to conducting business in the state of Florida.

VIEW NOTICES ONLINE AT
Legals.BusinessObserverFL.com

To publish your legal notice call:
941-906-9386

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

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No. 2023CP003434
Division: Probate
IN RE: ESTATE OF
JOHNETTE DALLAS A/K/A
JOHNETTE COBURN DALLAS
Deceased.

The administration of the estate of Johnette Dallas, a/k/a Johnette Coburn Dallas, deceased, whose date of death was August 6, 2023, 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 March 6, 2026.

Starr Johnniezor Tomlinson
Personal Representative
/s/ Aaron W. Saoud, Esq.
Aaron W. Saoud, Esquire
Florida Bar No. 96124
Richard F. Wheeler, Esquire
Florida Bar No. 285684
Attorneys for Petitioners
AWS Law Firm
2202 North Westshore Boulevard
Suite 200
Tampa, Florida 33607
Telephone: (813) 922-5293
Primary email: attorney@awsllaw.org
Secondary email: service@awsllaw.org
March 6, 13, 2026 26-00400K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
10th JUDICIAL CIRCUIT, IN AND
FOR POLK, FLORIDA.

CASE No. 2025CA003024A000BA
WILMINGTON SAVINGS
FUND SOCIETY, FSB, NOT
INDIVIDUALLY BUT SOLELY
AS TRUSTEE FOR FINANCE
OF AMERICA STRUCTURED
SECURITIES ACQUISITION
TRUST 2018-HB1,
Plaintiff vs.

UNKNOWN SPOUSE, HEIRS,
DEVISEES, GRANTEEES,
ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES AND
ALL OTHER PARTIES CLAIMING
AN INTEREST BY, THROUGH,
UNDER OR AGAINST THE
ESTATE OF LUZ M. BRUNO AKA
LUZ MARIA BRUNO ROSADO,
DECEASED, et al.,
Defendants

TO: UNKNOWN SPOUSE, HEIRS,
DEVISEES, GRANTEEES, ASSIGNEES,
LIENORS, CREDITORS, TRUSTEES
AND ALL OTHER PARTIES CLAIMING
AN INTEREST BY, THROUGH,
UNDER OR AGAINST THE ESTATE
OF LUZ M. BRUNO AKA LUZ MARIA
BRUNO ROSADO, DECEASED
1911 MYAKKA COURT
POINCIANA, FL 34759

AND TO: All persons claiming an interest by, through, under, or against the aforesaid Defendant(s).

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

LOT 6, BLOCK 1125, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 53 AT PAGES 19 - 28 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 this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in Business Observer, on or before 3/30/2026; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint.

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.

WITNESS MY HAND AND SEAL OF SAID COURT on this day of FEB 19 2026.

Stacy M Butterfield
As Clerk of said Court
(SEAL) By: Ruthy Pacheco
As Deputy Clerk

Greenspoon Marder, LLP,
Default Department,
Attorneys for Plaintiff,
Trade Centre South, Suite 700,
100 West Cypress Creek Road,
Fort Lauderdale, FL 33309
(25-001543-01)
March 6, 13, 2026 26-00399K

SECOND INSERTION

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

CASE NO.: 2024CA001433000000
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.

JONATHAN C. SEXTON;
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.,
AS MORTGAGEE, AS NOMINEE
FOR GUILD MORTGAGE
COMPANY; UNKNOWN SPOUSE
OF JONATHAN C. SEXTON;
UNKNOWN TENANT IN
POSSESSION OF THE SUBJECT
PROPERTY,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 24 day of March, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 2, DEERFIELD EAST, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 83, PAGE(S) 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 5870 BAMBI DR, LAKELAND, FL 33809
IF YOU ARE A PERSON CLAIM-

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

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

Dated this 26 day of February 2026.
By: /s/ Lindsay Maisonet
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@decubaslewis.com
24-01032
March 6, 13, 2026 26-00381K

SECOND INSERTION

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

CASE NO. 2025CA003350A000BA
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.

JUANA HURTADO DE
GUTIERREZ A/K/A JUANA B.
HURTADO DE GUTIERREZ;
CARLOS GUTIERREZ GOMEZ
A/K/A CARLOS ALFREDO
GUTIERREZ GOMEZ; UNITED
STATES OF AMERICA, ACTING
ON BEHALF OF THE SECRETARY
OF HOUSING AND URBAN
DEVELOPMENT; GRACE
RANCH PROPERTY OWNERS'
ASSOCIATION, INC.; CROSS
RIVER BANK; CASTLE CREDIT
CO HOLDINGS, LLC; UNKNOWN
PERSON(S) IN POSSESSION OF
THE SUBJECT PROPERTY,
Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed February 6, 2026 and entered in Case No. 2025CA003350A000BA, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and JUANA HURTADO DE GUTIERREZ A/K/A JUANA B. HURTADO DE GUTIERREZ; CARLOS GUTIERREZ GOMEZ A/K/A CARLOS ALFREDO GUTIERREZ GOMEZ; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; GRACE RANCH PROPERTY OWNERS' ASSOCIATION, INC.; CROSS RIVER BANK; CASTLE CREDIT CO HOLDINGS, LLC; 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 24, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 133, GRACE RANCH PHASE TWO, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 183, PAGES 47 THROUGH 50, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

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

Dated this 27th 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.: 25-00869 NML
V6.20190626
March 6, 13, 2026 26-00396K

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. 2025CA002137A000BA
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
JACOB L RANDOLPH, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered January 22, 2026 in Civil Case No. 2025CA002137A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and Jacob L Randolph, 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 24th day of March, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to wit:

LOT 47, SHADOW WOOD, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 65, PAGE 49, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
LESS: BEGIN AT THE NORTH-EAST CORNER OF SAID LOT 47; THENCE SOUTH 00°09'15" EAST, ALONG THE EAST LINE OF SAID LOT 47, A DISTANCE OF 15.00 FEET; THENCE NORTH 43°25'29" WEST, A DISTANCE OF 21.84

FEET TO A POINT ON THE NORTH LINE OF SAID LOT 47, AND TO THE BEGINNING OF A CURVE, CONCAVE NORTHERLY, HAVING A RADIUS OF 3869.72 FEET AND A CENTRAL ANGLE OF 00°13'19", THENCE EASTERLY ALONG SAID NORTH LINE THE ARC OF SAID CURVE TO THE LEFT, A DISTANCE OF 15.00 FEET, SAID ARC SUBTENDED BY A CHORD WHICH BEARS SOUTH 86°41'51" EAST TO THE POINT OF BEGINNING.

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
25-11523FL
March 6, 13, 2026 26-00388K

SECOND INSERTION

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

CASE NO.: 2025-CA-000083
LAKE CUMMINGS ESTATES
HOMEOWNERS ASSOCIATION,
INC., a Florida not-for-profit
corporation,
Plaintiff, vs.
QUENTIN JOSE GARCIA, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Final Judgment of Foreclosure dated the 22nd day of January, 2026 and entered in CASE NO.: 2025 CA 000083, of the County Court in and for Polk County, Florida, wherein Lake Cummings Estates Homeowners Association, Inc., is Plaintiff, and Quentin Jose Garcia, Shirley Garcia a/k/a Shirley Garcia, Linea Garcia, Secretary of Housing and Urban Development and Public Employees Credit Union, I will sell to the highest and best bidder at www.polk.realforeclose.com at 10:00 A.M., on the 24th day of March, 2026, the following described property as set forth in said Final Judgment, to-wit:

Lot 39, Lake Cummings Estates, according to the Plat thereof recorded in Plat Book 139, Pages 26 and 27, of the Public Records of Polk County, Florida.
This property is located at the

street address of: 725 Lake Cummings Blvd., Lake Alfred, FL 33850

Any person claiming an interest in the surplus funds from the foreclosure sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within sixty (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 this 26 day of February, 2026.
Shipwash Law Firm, P.A.
225 S. Swoope Avenue, Suite 110
Maitland, FL 32751
Phone: (407) 274-9913
Telefax: (407) 386-7074
By: /s/ Tennille Shipwash
Tennille M. Shipwash, Esq.
Florida Bar No.: 617431
Primary email address:
tshipwash@shipwashlegal.com
Secondary email address:
tsantiago@shipwashlegal.com
March 6, 13, 2026 26-00380K

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. 53-2024-CA-000631
PHH MORTGAGE CORPORATION,
Plaintiff, vs.
CHRISTIAN CALO BELEN, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 06, 2026, and entered in 53-2024-CA-000631 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PHH MORTGAGE CORPORATION is the Plaintiff and CHRISTIAN CALO BELEN; GOODLEAP, LLC; AQUA FINANCE, INC.; TAYLOR HILLS HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on March 25, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 39, TAYLOR HILLS, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 179, PAGES 41 THROUGH 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 479 JACKS WAY, DAVENPORT, FL 33837
Any person claiming an interest in the

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

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

Dated this 26 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: flmail@raslg.com
By: \S\Amanda Murphy
Amanda Murphy, Esquire
Florida Bar No. 81709
Communication Email:
amanda.murphy@raslg.com
23-168610 - RaO
March 6, 13, 2026 26-00389K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION

File No.
53-2025-CP-001076-A000-BA
Division 14
IN RE: ESTATE OF
NICKOLAS N. SOUMELIDIS
Deceased.

The administration of the estate of Nickolas N. Soumelidis, deceased, whose date of death was January 28, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is March 6, 2026.

Personal Representative:
Olga Eger
2832 Vintage View Loop
Lakeland, Florida 33812
Attorney for Personal Representative:
L. Caleb Wilson, Attorney
Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
March 6, 13, 2026 26-00402K

THIRD INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2026-CA-000620
DIVISION: 15

JONATHA KAY THOMAS and
GEORGE ANDREW JONES,
Plaintiffs, v.
The Unknown Beneficiaries,
Devisees, Grantees, Assignees,
Lienors, Creditors, Trustees, and
all other parties claiming interest
by, through, under or against the
ROBERT E. STORY TRUST DATED
MARCH 1, 1994,
Defendant.

TO: The Unknown Beneficiaries, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by through, under or against the ROBERT E. STORY TRUST DATED MARCH 1, 1994
Last Known Residence: Unknown
YOU ARE HEREBY NOTIFIED that an action for declaratory judgment related to the following property in POLK County, Florida:

Legal Description: Lot 3, Block X, of THE GEORGE SUBDIVISION, according to he Plat thereof, as recorded in Plat Book 7, Page 1, Public Records of Polk County, Florida.
Address: 1211 S Lincoln Ave, Lakeland, Florida 33803
Parcel ID: 23-28-24-118500-024030

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Riley A. Kendall, Esq. at the LAW OFFICES

OF AL NICOLETTI, Plaintiff's attorney, whose address is 7512 Dr. Phillips Blvd, Ste 50-647, Orlando, Florida 32819, and file the original with the clerk of the above styled court on or before 3-26-2026; 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.

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

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

STACY M. BUTTERFIELD,
POLK COUNTY
CLERK OF THE CIRCUIT COURT &
COMPTROLLER
By: /s/ A. Nieves
Deputy Clerk

Riley A. Kendall, Esq.
LAW OFFICES OF AL NICOLETTI
Plaintiff's attorney
7512 Dr. Phillips Blvd, Ste 50-647
Orlando, Florida 32819
Feb. 27; Mar. 6, 13, 20, 2026
26-00336K

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

The History
How We Got Here

Cradle to Grave

The election of 1932 changed how the public viewed the role of government. Every decade since, government has continually expanded, with greater regulation and one failed welfare program after another.

BY MILTON & ROSE FRIEDMAN

The presidential election of 1932 was a political watershed for the United States.

Herbert Hoover, seeking re-election on the Republican ticket, was saddled with a deep depression. Millions of people were unemployed. The standard image of the time was a breadline or an unemployed person selling apples on a street corner.

Though the independent Federal Reserve System was to blame for the mistaken monetary policy that converted a recession into a catastrophic depression, the president, as the head of state, could not escape responsibility. The public had lost faith in the prevailing economic system. People were desperate. They wanted reassurance, a promise of a way out.

Franklin Delano Roosevelt, the charismatic governor of New York, was the Democratic candidate. He was a fresh face, exuding hope and optimism.

True enough, he campaigned on the old principles. He promised if elected to cut waste in government and balance the budget, and berated Herbert Hoover for extravagance in government spending and for permitting government deficits to mount.

At the same time, both before the election and during

the interlude before his inauguration, Roosevelt met regularly with a group of advisers at the Governor's Mansion in Albany — his “brain trust,” as it was christened. They devised measures to be taken after his inauguration that grew into the “New Deal” FDR had pledged to the American people in accepting the Democratic nomination for president.

The election of 1932 was a watershed in narrowly political terms.

In the 72 years from 1860 to 1932, Republicans held the presidency for 56 years, Democrats for 16. In the 48 years from 1932 to 1980, the tables were turned: Democrats held the presidency for 32 years, Republicans for 16.

The election was also a watershed in a more important sense: It marked a major change in both the public's perception of the role of government and the actual role assigned to government.

One simple set of statistics suggests the magnitude of the change. From the founding of the Republic to 1929, spending by governments at all levels — federal, state, and local — never exceeded 12% of the national income except in time of major war, and two-thirds of that was state and local spending. Federal spending typically amounted to 3% or less of the national income.

Since 1933, government spending has never been less than 20% of national income and is now over 40%, and two-thirds of that is spending by the federal government.

True, much of the period since the end of World War II has been a period of cold or hot war. However, since 1946 non-defense spending alone has never been less than 16% of the national income and is now roughly one-third the national income. Federal government spending alone is more than one-quarter of the national income in total, and more than a fifth for non-defense purposes alone. By this measure, the role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

ROOSEVELT'S UTOPIAN FANTASY

Roosevelt was inaugurated on March 4, 1933 — when the economy was at its lowest ebb. Many states had declared a banking holiday, closing their banks. Two days after he was inaugurated, President Roosevelt ordered all banks throughout the nation to close.

But Roosevelt used his inaugural address to deliver a message of hope, proclaiming that “the only thing we have to fear is fear itself.” And he immediately launched a frenetic program of legislative measures — the “100 days” of a special congressional session.

The members of FDR's brain trust were drawn mainly from the universities — in particular, Columbia University. They reflected the change that had occurred earlier in the intellectual atmosphere on the campuses — from

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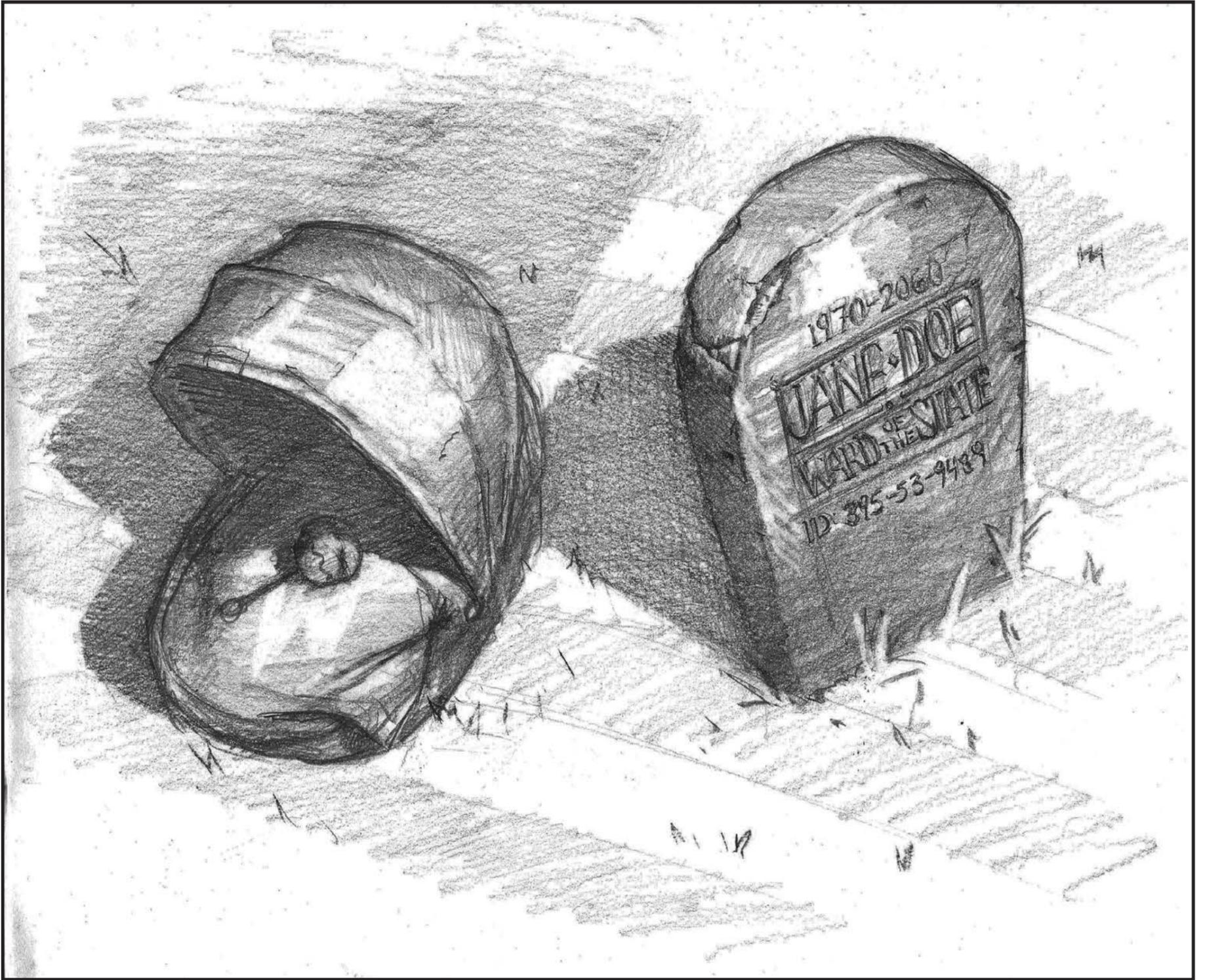


ILLUSTRATION BY SEAN MICHAEL MONAGHAN

belief in individual responsibility, laissez faire and a decentralized and limited government to belief in social responsibility and a centralized and powerful government. It was the function of government, they believed, to protect individuals from the vicissitudes of fortune and to control the operation of the economy in the “general interest,” even if that involved government ownership and operation of the means of production.

These two strands were already present in a famous novel published in 1887, “Looking Backward,” by Edward Bellamy, a utopian fantasy in which a Rip Van Winkle character who goes to sleep in the year 1887 awakens in the year 2000 to discover a changed world. “Looking backward,” his new companions explain to him how the utopia that astonishes him emerged in the 1930s — a prophetic date-from the hell of the 1880s.

That utopia involved the promise of security “from cradle to grave” — the first use of that phrase we have come across — as well as detailed government planning, including compulsory national service by all persons over an extended period.

Coming from this intellectual atmosphere, Roosevelt’s advisers were all too ready to view the depression as a failure of capitalism and to believe that active intervention by government — and especially central government — was the appropriate remedy. Benevolent public servants, disinterested experts, should assume the power that narrow-minded, selfish “economic royalists” had abused. In the words of Roosevelt’s first inaugural address, “The money changers have fled from the high seats in the temple of our civilization.”

In designing programs for Roosevelt to adopt, they could draw not only on the campus, but on the earlier experience of Bismarck’s Germany, Fabian England and middle-way Sweden. The New Deal, as it emerged during the 1930s, clearly reflected these views.

It included programs designed to reform the basic structure of the economy. Some of these had to be aban-

doned when they were declared unconstitutional by the Supreme Court, notably the NRA (National Recovery Administration) and the AAA (Agricultural Adjustment Administration). Others are still with us, notably the Securities and Exchange Commission, the National Labor Relations Board, and nationwide minimum wages.

The New Deal also included programs to provide security against misfortune, notably Social Security (OASI: Old Age and Survivors Insurance), unemployment insurance and public assistance.

The New Deal also included programs intended to be strictly temporary, designed to deal with the emergency situation created by the Great Depression. Some of the temporary programs became permanent, as is the way with government programs.

The most important temporary programs included “make work” projects under the Works Progress Administration, the use of unemployed youth to improve the national parks and forests under the Civilian Conservation Corps, and direct federal relief to the indigent.

At the time, these programs served a useful function. There was distress on a vast scale; it was important to do something about that distress promptly, both to assist the people in distress and to restore hope and confidence to the public. These programs were hastily contrived, and no doubt were imperfect and wasteful, but that was understandable and unavoidable under the circumstances. The Roosevelt administration achieved a considerable measure of success in relieving immediate distress and restoring confidence.

CENTRAL PLANNING TAKES OVER

World War II interrupted the New Deal, while at the same time strengthening greatly its foundations. The war brought massive government budgets and unprecedented control by government over the details of economic life: fixing of prices and wages by edict, rationing

of consumer goods, prohibition of the production of some civilian goods, allocation of raw materials and finished products, control of imports and exports.

The elimination of unemployment, the vast production of war materiel that made the United States the “arsenal of democracy” and unconditional victory over Germany and Japan — all these were widely interpreted as demonstrating the capacity of government to run the economic system more effectively than “unplanned capitalism.”

One of the first pieces of major legislation enacted after the war was the Employment Act of 1946, which expressed government’s responsibility for maintaining “maximum employment, production and purchasing power” and, in effect, enacted Keynesian policies into law.

The war’s effect on public attitudes was the mirror image of the depression’s. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.

The depression was produced by a failure of government, not of private enterprise. As to the war, it is one thing for government to exercise great control temporarily for a single overriding purpose shared by almost all citizens and for which almost all citizens are willing to make heavy sacrifices; it is a very different thing for government to control the economy permanently to promote a vaguely defined “public interest” shaped by the enormously varied and diverse objectives of its citizens.

At the end of the war, it looked as if central economic planning was the wave of the future. That outcome was passionately welcomed by some who saw it as the dawn of a world of plenty shared equally. It was just as passionately feared by others, including us, who saw it as a turn to tyranny and misery. So far, neither the hopes of the one nor the fears of the other have been realized.

Government has expanded greatly. However, that expansion has not taken the form of detailed central economic planning accompanied by ever widening nationalization of industry, finance and commerce, as so many of us feared it would. Experience put an end to detailed economic planning, partly because it was not successful in achieving the announced objectives, but also because it conflicted with freedom.

That conflict was clearly evident in the attempt by the British government to control the jobs people could hold. Adverse public reaction forced the abandonment of the attempt. Nationalized industries proved so inefficient and generated such large losses in Britain, Sweden, France and the United States that only a few die-hard Marxists today regard further nationalization as desirable.

The illusion that nationalization increases productive efficiency, once widely shared, is gone. Additional nationalization does occur — passenger railroad service and some freight service in the United States, Leyland Motors in Great Britain, steel in Sweden. But it occurs for very different reasons — because consumers wish to retain services subsidized by the government when market conditions call for their curtailment or because workers in unprofitable industries fear unemployment. Even the supporters of such nationalization regard it as at best a necessary evil.

SOCIALIZING RESULTS OF PRODUCTION

The failure of planning and nationalization has not eliminated pressure for an ever bigger government. It has simply altered its direction. The expansion of government now takes the form of welfare programs and of regulatory activities. As W. Allen Wallis put it in a somewhat different context, socialism, “intellectually bankrupt after more than a century of seeing one after another of its arguments for socializing the means of production demolished — now seeks to socialize the results of production.”

In the welfare area, the change of direction has led to an explosion in recent decades, especially after President Lyndon Johnson declared a “War on Poverty” in 1964. New Deal programs of Social Security, unemployment insurance and direct relief were all expanded to cover new groups; payments were increased; and Medicare, Medicaid, food stamps and numerous other programs were added. Public housing and urban renewal programs were enlarged. By now there are literally hundreds of government welfare and income transfer programs.

The Department of Health, Education and Welfare, established in 1953 to consolidate the scattered welfare programs, began with a budget of \$2 billion, less than 5% of expenditures on national defense. Twenty-five years later, in 1978, its budget was \$160 billion, one and a half times as much as total spending on the Army, the Navy, and the Air Force. It had the third-largest budget in the world, exceeded only by the entire budget of the

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U.S. government and of the Soviet Union.

The department supervised a huge empire, penetrating every corner of the nation. More than one out of every 100 persons employed in this country worked in the HEW empire, either directly for the department or in programs for which HEW had responsibility but which were administered by state or local government units. All of us were affected by its activities. (In late 1979, HEW was subdivided by the creation of a separate Department of Education.)

No one can dispute two superficially contradictory phenomena: widespread dissatisfaction with the results of this explosion in welfare activities; and continued pressure for further expansion.

BAD MEANS FOR GOOD OBJECTIVES

The objectives have all been noble; the results, disappointing. Social Security expenditures have skyrocketed, and the system is in deep financial trouble. Public housing and urban renewal programs have subtracted from rather than added to the housing available to the poor. Public assistance rolls mount despite growing employment.

By general agreement, the welfare program is a “mess” saturated with fraud and corruption. As government has paid a larger share of the nation’s medical bills, both patients and physicians complain of rocketing costs and of the increasing impersonality of medicine. In education, student performance has dropped as federal intervention has expanded.

The repeated failure of well-intentioned programs is not an accident. It is not simply the result of mistakes of execution. The failure is deeply rooted in the use of bad means to achieve good objectives.

Despite the failure of these programs, the pressure to expand them grows. Failures are attributed to the miserliness of Congress in appropriating funds, and so are met with a cry for still bigger programs. Special interests that benefit from specific programs press for their expansion — foremost among them the massive bureaucracy spawned by the programs.

An attractive alternative to the present welfare system is a negative income tax. This proposal has been widely supported by individuals and groups of all political persuasions. A variant has been proposed by three presidents; yet it seems politically unfeasible for the foreseeable future.