

POLK COUNTY LEGAL NOTICES

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

FIRST INSERTION
NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of PET MEADOW located at: 1248 GEORGE JENKINS BLVD. STE D 1 in the city of LAKELAND, FL 33815 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated this 1st day of April 2026.
OWNER:
ODIN FL OP, LLC
1248 GEORGE JENKINS BLVD.
STE. D 1
LAKELAND, FL 33815
April 10, 2026 26-00673K

FIRST INSERTION
NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of PET MEADOW FLORIDA located at: 1248 GEORGE JENKINS BLVD. STE D 1 in the city of LAKELAND, FL 33815 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated this 1st day of April 2026.
OWNER:
ODIN FL OP, LLC
1248 GEORGE JENKINS BLVD.
STE. D 1
LAKELAND, FL 33815
April 10, 2026 26-00674K

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 Prophecy Church of Hope, located at 4888 Juliana Reserve Drive, in the City of Auburndale, County of Polk, State of FL, 33823, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated this 2 of April, 2026.
NEVAEH PROPERTIES, LLC
4888 Juliana Reserve Drive
Auburndale, FL 33823
April 10, 2026 26-00675K

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 Pridenova Health located at 3500 Posner Blvd #1458 in the City of Davenport, Polk, FL 33837 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 2nd day of April, 2026
AV Health Solutions LLC
April 10, 2026 26-00676K

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 Lacey's Bread Basket located at 3420 Groveview Dr in the City of Lakeland, Polk, FL 33810 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 3rd day of April, 2026
Lacey C Sanford Hall
April 10, 2026 26-00681K

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 The Golden Life Acupuncture located at 2023 North Blvd STE B in the City of Davenport, Polk, FL 33837 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 6th day of April, 2026
Rhontasha Gerrick
April 10, 2026 26-00687K

FIRST INSERTION
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of fictitious name of ALLIEDDC G INC, located at 1449 Fairview Cir, in the County of Polk, in the City of Kissimmee, Florida 34747 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Kissimmee, Florida, this 6 day of April, 2026.
ALLIED ROOFING & BUILDING SOLUTIONS INC
April 10, 2026 26-00682K

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 BARGAIN WHISPERS & ACCESSORIES located at 742 Eagle Ridge Dr, Unit 418 in the City of Lake Wales, Polk, FL 33859 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 6th day of April, 2026
SYBIL RUIZ
April 10, 2026 26-00688K

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-000934-A000-BA
In re Estate of JAMES POSTON, Deceased.
The administration of the Estate of James Poston, deceased, whose date of death was February 2, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal 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 §§ 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under § 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 § 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 April 10, 2026.
Personal Representative:
CHASE ROSE
1730 James Pointe Drive
Bartow, Florida 33830
Attorney for Personal Representative:
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: abasturt@mclements.com
April 10, 17, 2026 26-00680K

FIRST INSERTION
NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
Case No.: 2026-CP-000753
Division: 14
IN RE: ESTATE OF HELEN PATRICIA BOYETTE BUCKHALTER, a/k/a HELEN B. BUCKHALTER, a/k/a HELEN P. BOYETTE, a/k/a HELEN PATRICIA BUCKHALTER, a/k/a HELEN P. BUCKHALTER, a/k/a PAT BOYETTE, a/k/a HELEN BOYETTE, Decedent.
The administration of the estate of HELEN PATRICIA BOYETTE BUCKHALTER, a/k/a HELEN B. BUCKHALTER, a/k/a HELEN B. BOYETTE, a/k/a HELEN PATRICIA BUCKHALTER, a/k/a HELEN P. BUCKHALTER, a/k/a PAT BOYETTE, a/k/a HELEN BOYETTE, deceased, whose date of death was December 28, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the physical address of which is 255 N. Broadway Avenue, Bartow, FL 33830-3912 for deliveries and certified mail and the mailing address of which is P.O. Box 9000, Drawer Number CC-4, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against 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

FIRST INSERTION
AMENDED NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
CASE NUMBER: 2023-CP-04537
IN RE: ESTATE OF LETHA JANE SMITH Deceased.
The administration of the Estate of Letha Jane Smith, whose date of death was February 4, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Probate CC-4, P.O. Box 9000, Bartow, FL 33831-9000. The names and address of the personal representative and personal representative's attorney are set forth below.
ALL INTERESTED PERSONS ARE NOTIFIED THAT:
All persons on whom this notice is served who have objections that challenge the validity of the will, the qualifications of the personal representative, venue, or jurisdiction of this Court are required to file their objections with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All creditors of the decedent and other persons having claims or demands

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-000934-A000-BA
In re Estate of JAMES POSTON, Deceased.
The administration of the Estate of James Poston, deceased, whose date of death was February 2, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
The date of first publication of this notice is April 10, 2026.
Suzanne R. Eschrich
Personal Representative
1017 Meadowwood Drive
Lakeland, FL 33809
G. Wrede Kirkpatrick, Esq.
Attorney for Personal Representative
Florida Bar No. 984116
THE LAW OFFICE OF WREDE KIRKPATRICK
12201 Kelp Lane
Riverview, FL 33569
Telephone: 813-477-3132
Email: wrede@kirkpatricklawoffice.com
Secondary Email: service@kirkpatricklawoffice.com
April 10, 17, 2026 26-00679K

FIRST INSERTION
NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No.: 532026CP001097A000BA
IN RE: ESTATE OF ROBERT LOUIS SARDO, Deceased.
The administration of the estate of ROBERT LOUIS SARDO, Deceased, whose date of death was May 18, 2025, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 800 E Twigg, T. Tampa, FL 33602. 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.
Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, (561) 571-0010, during normal business hours.
Any person requiring special accommodations at the meeting because of a disability or physical impairment should contact the District Office at (877) 276-0889 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 800-955-8770, for aid in contacting the District Office.
Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.
District Manager
April 10, 2026 26-00671K

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IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
Case No.: 2026-CP-000753
Division: 14
IN RE: ESTATE OF HELEN PATRICIA BOYETTE BUCKHALTER, a/k/a HELEN B. BUCKHALTER, a/k/a HELEN P. BOYETTE, a/k/a HELEN PATRICIA BUCKHALTER, a/k/a HELEN P. BUCKHALTER, a/k/a PAT BOYETTE, a/k/a HELEN BOYETTE, Decedent.
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FIRST INSERTION
SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT NOTICE OF WORKSHOP AND REGULAR MEETING
The Board of Supervisors ("Board") of the Saddle Creek Preserve of Polk County Community Development District ("District") will hold a public workshop on **April 28, 2026, at 4:30 p.m., at 120 W. Park Street, Auburndale, Florida 33823.** The purpose of the public workshop is to discuss the District's Fiscal Year 2026-2027 budget.
A regular meeting of the Board will also be held on **April 28, 2026, at 6:00 p.m., at 120 W. Park Street, Auburndale, Florida 33823.** The purpose of the meeting is to conduct any and all business coming before the Board.
Copies of the agendas for the public workshop and the meeting may be obtained at the office of the District Manager, Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, Florida 32746, or by phone at (321) 263-0132 ("District Manager's Office"), during normal business hours, or by visiting the District's website, <https://saddlecreekpreservedd.com/>.
The public workshop and the meeting will be conducted in accordance with the provisions of Florida law for

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The date of first publication of this notice is April 10, 2026.
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G. Wrede Kirkpatrick, Esq.
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April 10, 17, 2026 26-00679K

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Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.
District Manager
April 10, 2026 26-00671K

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Suzanne R. Eschrich
Personal Representative
1017 Meadowwood Drive
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G. Wrede Kirkpatrick, Esq.
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File No. 53-2026-CP-000934-A000-BA
In re Estate of JAMES POSTON, Deceased.
The administration of the Estate of James Poston, deceased, whose date of death was February 2, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
The date of first publication of this notice is April 10, 2026.
Suzanne R. Eschrich
Personal Representative
1017 Meadowwood Drive
Lakeland, FL 33809
G. Wrede Kirkpatrick, Esq.
Attorney for Personal Representative
Florida Bar No. 984116
THE LAW OFFICE OF WREDE KIRKPATRICK
12201 Kelp Lane
Riverview, FL 33569
Telephone: 813-477-3132
Email: wrede@kirkpatricklawoffice.com
Secondary Email: service@kirkpatricklawoffice.com
April 10, 17, 2026 26-00679K

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-000934-A000-BA
In re Estate of JAMES POSTON, Deceased.
The administration of the Estate of James Poston, deceased, whose date of death was February 2, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal 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.
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G. Wrede Kirkpatrick, Esq.
Attorney for Personal Representative
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April 10, 17, 2026 26-00679K

FIRST INSERTION
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IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 53-2026-CP-000934-A000-BA
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The date of first publication of this notice is April 10, 2026.
Suzanne R. Eschrich
Personal Representative
1017 Meadowwood Drive
Lakeland, FL 33809
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April 10, 17, 2026 26-00679K

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-000934-A000-BA
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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 L

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

FIRST INSERTION

NOTICE OF TRUSTEE'S SALE WESTGATE RIVER RANCH 20162.0022 (BILHARTZ)

On 5/1/2026 at 11:00 am, GREENSPOON MARDER, LLP, 201 E. Pine Street, Suite 500, Orlando, Florida 32801, as Trustee pursuant to that Appointment of Trustee recorded on 9/5/2023 in Official Records Book 12824, and Page 1510 of the Public Records of Polk County, Florida, by reason of a now continuing default by Obligor(s), (See Exhibit "A"), whose address is (See Exhibit "A"), in the payment or performance of the obligations secured by said Claim of Lien recorded in Official Records Book (See Exhibit "A"), at Page (See Exhibit "A"), of the Public Records of Polk County, Florida, including the breach or default, notice of which was set forth in a Notice of Default and Intent to Foreclose provided to the last known address of Obligor(s), (See Exhibit "A"), by Certified/Registered Mail or by publication by the undersigned Trustee, will sell at public auction to the highest bidder for lawful money of the United States of America, on the front steps of the Polk County Government Center, 3425 Lake Alfred Rd., Winter Haven, Florida 33881, all right, title and interest in the property situated in the County of Polk, Florida, described as: (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s) - (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") WESTGATE RIVER RANCH 3600 River Ranch Blvd River Ranch, FL 33867 Said sale

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

EXHIBIT "A" - NOTICE OF TRUSTEE'S SALE Owner(s) Address TS Undiv Int Bld Unit Week Year Season Ste Type COL Rec Info Yrs Delqnt Amnt Per Diem

SANDRA BILHARTZ & ROGELIO PEDROZA 3112 Woodbridge Dr Bedford TX, 76021, 1, 5, 105, 42, WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,943.81, \$1.08; DARYL M WARREN 9045 E Highland Pines Dr Palm Beach Gardens FL, 33418, 1, 8, 108, 38, WHOLE, Floating, 13709/1474, 2024-2025, \$3,730.88, \$1.16; APRIL M WARREN 351AZALEA ST WEST PALM BEACH FL, 33410, 1, 8, 108, 38, WHOLE, Floating, 13709/1474, 2024-2025, \$3,730.88, \$1.16; PATRICIA A SHROPSHIRE 14834 SW CHEROKEE DR #135 Indiantown FL, 34956, 1, 4, 104, 46, WHOLE, All Season-FloatWeek/Float Unit, 13709/1474, 2024-2025, \$2,570.89, \$1.00; WILLIAM L SHROPSHIRE J

R PO Box 135 Indiantown FL, 34956, 1, 4, 104, 46, WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,570.89, \$1.00; JOSEPH J ADAMSON16684 Key Lime Blvd Loxahatchee FL, 33470, 1/2, 7, 107, 9, ODD, All Season-Float Week/Float Unit, 13709/1474, 2023 & 2025, \$3,085.37, \$1.08; MARGUERITE D HARVEY 15930 HAYS RD SPRING HILL FL, 34610, 1, 5, 105, 15, WHOLE, Fixed Week/Float Unit, 13709/1474, 2024, \$1,208.00, \$0.51; TIMOTHY A HARVEY 7976 ALARKA RD BRYSON CITY NC, 28713, 1, 5, 105, 15, WHOLE, Fixed Week/Float Unit, 13709/1474, 2024, \$1,208.00, \$0.51; LILLIAN P PORTER & RUTH F POOLE3704 Pearce St Jacksonville FL, 32209, 1/2, 3, 103, 27, ODD, All Season-Float Week/Float Unit, 13709/1474, 2023 & 2025, \$3,085.37, \$1.08; EDDIE F MCGEE 7263 Somerset Pond Dr Hillsborough FL, 33573, 3, 3 & 3 & 3, 103 & 103 & 103, 3 & 4 & 9, WHOLE & WHOLE & WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$8,405.74, \$3.10; CARIE AMCGEE 2416 HAWKS POINT CT RUSKIN FL, 33570, 3, 3 & 3 & 3, 103 & 103 & 103, 3 & 4 & 9, WHOLE & WHOLE & WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$8,405.74, \$3.10; JULIO D GALLARDO 1123 CROSSAVE FL 1 ELIZABETH NJ, 07208, 2, 5 & 5, 105 & 105, 19 & 20, WHOLE & WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$5,475.35, \$2.08; OSCAR GUERRERO 6422 SW 162ND CT Miami FL, 33193, 2, 5 & 5, 105 & 105, 19 & 20, WHOLE & WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$5,475.35, \$2.08; EMILIA UGARTEGALLARDO 1123 CROSS AVE ELIZABETH NJ, 07208, 2, 5 & 5, 105 & 105, 19 & 20, WHOLE & WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$5,475.35, \$2.08; EMILIA UGARTEGALLARDO 1123 CROSS AVE ELIZABETH NJ, 07208, 2, 5 & 5, 105 & 105, 19 & 20, WHOLE & WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$5,475.35, \$2.08; DANIEL MARIN 9225 Sutter Ct Orlando FL, 32825, 1, 11, 111, 47, WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,943.81, \$1.08; KATHLEEN MARIN 931 BOULDERDR SOUTH DAYTONA FL, 32119, 1, 11, 111, 47, WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,943.81, \$1.08; WILFREDO TORRES & DAMARIS TORRES 4558 Limerick Dr Tampa FL, 33610, 2, 10, 110 & 110, 22 & 23, WHOLE & WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,714.14, \$1.09; YANICET SOTO & RICARDO M MARTINEZ 8420 Valrie Ln Riverview FL, 33569, 1, 11, 111, 29, WHOLE, AllSeason-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,850.03, \$1.08; CARIE A MCGEE 2416 Hawks Point Ct RuskinFL, 33570, 1, 16, 116, 40, WHOLE, AllSeason-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,850.03, \$1.08; MARTHA M ARMENTA PEREZ 2187 PEGG RD COLUMBUS OH, 43224, 1/2, 10, 10, 1, EVEN, All Season-FloatWeek/Float Unit, 13709/1474, 2024, \$1,436.19, \$0.51; MICHAEL A GABRIEL, JR & LAURIE A GABRIEL 345 CarmelloCir Conway SC, 29526, 1/2, 16, 116, 12, ODD, All Season-Float Week/Float Unit, 13709/1474, 2021 & 2023 & 2025, \$4,881.42, \$1.53 April 10, 17, 2026 26-00669K

2024-2025, \$5,475.35, \$2.08; CLAUDIA RODRIGUEZ 4492 Sutlive St Port Charlotte FL, 33948, 1/2, 12, 112, 16, EVEN, All Season-Float Week/Float Unit, 13709/1474, 2024, \$1,436.19, \$0.51; ORLANDO R LAURENTI 3560W 88TH ST Hialeah FL, 33018, 1, 16, 116, 33, WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$1,413.84, \$0.56; NATALI NAVARRO 8742 W 37TH AVE APT 507 Hialeah FL, 33018, 1, 16, 116, 33, WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$1,413.84, \$0.56; DANIEL MARIN 9225 Sutter Ct Orlando FL, 32825, 1, 11, 111, 47, WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,943.81, \$1.08; KATHLEEN MARIN 931 BOULDERDR SOUTH DAYTONA FL, 32119, 1, 11, 111, 47, WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,943.81, \$1.08; WILFREDO TORRES & DAMARIS TORRES 4558 Limerick Dr Tampa FL, 33610, 2, 10, 110 & 110, 22 & 23, WHOLE & WHOLE, All Season-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,714.14, \$1.09; YANICET SOTO & RICARDO M MARTINEZ 8420 Valrie Ln Riverview FL, 33569, 1, 11, 111, 29, WHOLE, AllSeason-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,850.03, \$1.08; CARIE A MCGEE 2416 Hawks Point Ct RuskinFL, 33570, 1, 16, 116, 40, WHOLE, AllSeason-Float Week/Float Unit, 13709/1474, 2024-2025, \$2,850.03, \$1.08; MARTHA M ARMENTA PEREZ 2187 PEGG RD COLUMBUS OH, 43224, 1/2, 10, 10, 1, EVEN, All Season-FloatWeek/Float Unit, 13709/1474, 2024, \$1,436.19, \$0.51; MICHAEL A GABRIEL, JR & LAURIE A GABRIEL 345 CarmelloCir Conway SC, 29526, 1/2, 16, 116, 12, ODD, All Season-Float Week/Float Unit, 13709/1474, 2021 & 2023 & 2025, \$4,881.42, \$1.53 April 10, 17, 2026 26-00669K

FIRST INSERTION

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

Case No.: 2025CA004222A000BA ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., Plaintiff, v. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF WILLIAM J. CRANE A/K/A WILLIAM JAMES CRANE, DECEASED; ET AL., Defendant. To the following Defendant(s): JOHN CRANE, AS POTENTIAL BENEFICIARY OF THE WILLIAM J. CRANE REVOCABLE TRUST DATED MARCH 21, 2012 6730 ROCKY POINT RD LAKE WALES, FL 33898 ROSA VELEZ, AS POTENTIAL BENEFICIARY OF THE WILLIAM J. CRANE REVOCABLE TRUST DATED MARCH 21, 2012 6730 ROCKY POINT RD LAKE WALES, FL 33898 JERRY JOHNSON, AS POTENTIAL BENEFICIARY OF THE WILLIAM J. CRANE REVOCABLE TRUST DATED MARCH 21, 2012 6730 ROCKY POINT RD LAKE WALES, FL 33898 EUGENIA JOHNSON, AS POTENTIAL BENEFICIARY OF THE WILLIAM J. CRANE REVOCABLE TRUST DATED MARCH 21, 2012 6730 ROCKY POINT RD LAKE WALES, FL 33898 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 1-UNIT NO. 4 OF THE UNRECORDED PLAT OF PLEASANT ACRES, MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE NORTHWEST CORNER OF SECTION 4, TOWNSHIP 29 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, RUN SOUTH 00 DEGREE 36 MINUTES 30 SECONDS WEST ALONG THE WEST LINE OF SAID SECTION SOUTH 89 DEGREES 21 MINUTES EAST, PARALLEL

TO THE NORTH LINE OF SAID SECTION 33.0 FEET TO THE POINT OF BEGINNING, CONTINUE SOUTH 89 DEGREES 21 MINUTES EAST 100.0 FEET, THENCE RUN SOUTH 00 DEGREES 36 MINUTES 30 SECONDS WEST, 120.0 FEET, RUN THENCE NORTH 89 DEGREES 21 MINUTES WEST, 100.0 FEET, RUN THENCE NORTH 00 DEGREES 36 MINUTES 30 SECONDS EAST, 120.0 FEET, TO THE POINT OF BEGINNING. a/k/a 6730 Rocky Point Rd, Lake Wales, FL 33898

has been filed against you and you are required to serve a copy of your written defenses, if any, upon Kelley Kronenberg, Attorney for Plaintiff, whose address is 10360 West State Road 84, Fort Lauderdale, FL 33324 on or before 5/17/26 a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided pursuant to Administrative Order No. 2.065.

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

WITNESS my hand and the seal of this Court this 31st day of March, 2026.

Stacy M. Butterfield As Clerk of the Court (SEAL) By Sebastian Irlanda As Deputy Clerk

Kelley Kronenberg, Attorney for Plaintiff, 10360 West State Road 84, Fort Lauderdale, FL 33324 April 10, 17, 2026 26-00665K

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. 53-2025-CA-004880 Division 07

ORIENTAL BANK Plaintiff, vs. THEOMANA MCALLISTER, et al. Defendants. TO: THEOMANA MCALLISTER CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS 1879 N LAKE ELOISE DR WINTER HAVEN, FL 33884 UNKNOWN SPOUSE OF THEOMANA MCALLISTER CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS 1879 N LAKE ELOISE DR WINTER HAVEN, FL 33884

You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 327, ELOISE WOODS, LAKE ROY UNIT, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 14, PAGES 19, 19A AND 19B, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

commonly known as 1879 N LAKE ELOISE DR, WINTER HAVEN, FL 33884 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on George Zamora of Kass Shuler, P.A., plaintiff's

attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before April 27, 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. 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: March 20, 2026.

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

George Zamora Kass Shuler, P.A., plaintiff's attorney, P.O. Box 800, Tampa, Florida 33601, (813) 229-0900 339408/2426826/MTS April 10, 17, 2026 26-00664K

FIRST INSERTION

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

CASE NO.: 53-2024-CA-000544 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. JANICE OCENOSAK, Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Order On Plaintiff's Motion To Reset Foreclosure Sale entered on March 27, 2025, and the Summary Final Judgment of Foreclosure entered on August 30, 2024 in Case No. 53-2024-CA-000544 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff, and JANICE OCENOSAK, SECRETARY OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, GOODLEAP, LLC, RENOVATEOPCO TRUST, HOMEOPCO SUB A TRUST, and AQUA FINANCE, INC are Defendants, the Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on www.polk.realforeclose.com, on the 26th day of May 2026, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment, to wit: THE S 1/2 OF THE W 1/2 OF THE W 1/4 OF THE SE 1/4 OF THE NE 1/4 OF SECTION 26, TOWNSHIP 27 SOUTH,

RANGE 27 EAST, LESS AND EXCEPT THE SOUTH 50.00 FEET THEREOF FOR ROAD PURPOSES, ALL LYING AND BEING IN POLK COUNTY, FLORIDA. Also known as 4740 E HINSON AVE, HAINES CITY, FL 33844 (the "Property").

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

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

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

Dated this 31st day of March 2026. Sokolof Remtulla, LLP By: /s/ Benjamin D. Ladouceur Benjamin D. Ladouceur, Esq. Florida Bar No.: 73863 SOKOLOF REMTULLA, LLP 1800 NW Corporate Blvd., Ste. 302 Boca Raton, FL 33431 Telephone: 561-507-5252 / Facsimile: 561-342-4842 E-mail: pleadings@sokrem.com Counsel for Plaintiff April 10, 17, 2026 26-00662K

FIRST INSERTION

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

CASE NO. 2025CC002881 FOUNTAIN PARK HOMEOWNERS ASSOCIATION, INC., a Florida Not-For-Profit Corporation, Plaintiff, v. PETER HARPER & CHERYL M. CAREY-HARPER, Defendants.

Notice is given that under a Final Summary Judgment dated March 30, 2026, and in Case No. 2025CC002881 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 PETER HARPER & CHERYL M. CAREY-HARPER 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 July 27, 2026, the following described property set forth in the Final Summary Judgment:

Lot 24, 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 1st day of April 2026. By: /s/ Karen J. Wonsetler Karen J. Wonsetler, Esq. Florida Bar No. 140929 WONSETLER & WEBNER, P.A. 717 North Magnolia Avenue Orlando, FL 32803 Primary E-Mail for service: Pleadings@kwpalaw.com Secondary E-Mail: office@kwpalaw.com (P) 407-770-0846 (F) 407-770-0843 Attorney for Plaintiff April 10, 17, 2026 26-00658K

FIRST INSERTION

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

CASE NO.: 2025-CA-005081 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, v. AISHA Y. SHEPHARD, et al., Defendants.

TO: Eric Frazier, Jr. 4725 Magnolia Preserve Avenue Winter Haven, FL 33880 Eric Frazier, Jr. 219 Lookout Dr. Apollo Beach, FL 33572 Unknown Party in Possession 1 4725 Magnolia Preserve Avenue Winter Haven, FL 33880 Unknown Party in Possession 2 4725 Magnolia Preserve Avenue Winter Haven, FL 33880 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida: LOT 67, MAGNOLIA PRESERVE PHASE TWO, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN THE PLAT BOOK 155, PAGES 41 AND 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S.

Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of first publication of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; or a default will be entered against you for the relief demanded in the complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this day of MAR 24 2026. Stacy M. Butterfield as Clerk of the Circuit Court of Polk County, Florida (SEAL) By: Ruthy Pacheco DEPUTY CLERK

Anthony R. Smith, Esquire, the Plaintiff's attorney, Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789 April 10, 17, 2026 26-00666K

FIRST INSERTION

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

CASE NO. 2025CC002893 SOUTHERN DUNES MASTER COMMUNITY ASSOCIATION INC., a Florida Not-For-Profit Corporation, Plaintiff, v. PETITTA ADELINA CASTELLANOS, Defendants.

Notice is given that under a Final Summary Judgment dated March 30, 2026, and in Case No. 2025CC002893 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which SOUTHERN DUNES MASTER COMMUNITY ASSOCIATION INC., the Plaintiff and PETITTA ADELINA CASTELLANOS the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at polk.realforeclose.com, at 10:00am on May 1, 2026, the following described property set forth in the Final Summary Judgment:

Lot 205, Kokomo Bay Phase Two, according to the map or plat thereof, as recorded in Plat Book 122, Pages 3 and 4 of the Public Records of Polk County, Florida. Any person claiming an interest in the

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. 2025CA004977A000BA FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. MARTIN ALONSO ORREGO-GONZALEZ A/K/A MARTIN ORREGO-GONZALEZ, et al., Defendant.

To: MARTIN ALONSO ORREGO-GONZALEZ A/K/A MARTIN ORREGO-GONZALEZ, 861 GRAZIE LOOP, DAVENPORT, FL 33837 RAFAEL ORREGO-CONZALEZ, 861 GRAZIE LOOP, DAVENPORT, FL 33837 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 87, RESERVE AT AVIANA, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 181, PAGE(S) 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

FIRST INSERTION

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

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 4/22/26 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 16th day of March, 2026. STACY BUTTERFIELD, CPA CLERK OF COURT OF POLK COUNTY AS Clerk of the Court (SEAL) By: Sebastian Irlanda Deputy Clerk

WITNESS my hand and seal of said Court on the 16th day of March, 2026. STACY BUTTERFIELD, CPA CLERK OF COURT OF POLK COUNTY AS Clerk of the Court (SEAL) By: Sebastian Irlanda Deputy Clerk

MCCALLA RAYMER LEIBERT PIERCE, LLP 225 East Robinson Street, Suite 155, Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: AccountsPayable@mccalla.com 25-14651FL April 10, 17, 2026 26-00693K

--- ESTATE / SALES / ACTIONS ---

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026-CP-000783
Division Probate
IN RE: ESTATE OF
IRMA MERCADO A/K/A
IRMA O. MERCADO A/K/A
ORMA ORTIZ-MERCADO
Deceased.

The administration of the estate of Irma Mercado, also known as Irma O. Mercado, also known as Irma Ortiz-Mercado, deceased, whose date of death was December 29, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 Broadway Avenue, North, 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 April 10, 2026.

Personal Representative:

Irma E. Mercado
2200 10th Avenue
Deland, Florida 32724
Attorney for Personal Representative:
Christopher G. Jones
Attorney for Petitioner
Florida Bar Number: 0119040
Giles & Robinson, P.A.
445 West Colonial Drive
Orlando, Florida 32804
Telephone: (407) 425-3591
Fax: (407) 841-8171
E-Mail: chrisesjones@gilesrobinson.com
Secondary E-Mail:
probatedesk@gilesrobinson.com
April 10, 17, 2026 26-00667K

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.: 2025CA001123A000BA
WILMINGTON SAVINGS FUND
SOCIETY, FSB, NOT IN ITS
INDIVIDUAL CAPACITY, BUT
SOLELY AS TRUSTEE FOR IBIS
HOLDINGS A TRUST,
Plaintiff, vs.

BHOLAT INVESTMENT
HOLDINGS, LLC A/K/A BHOLAT
INVESTMENT HOLDINGS LLC;
HAMADI CLINICAL PATHOLOGY
PRACTICE, INC., A FLORIDA
CORPORATION; MUHAMMED
Z. BHOLAT; SALEHA BHOLAT;
PATRICK HAMADI; 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 01 day of May, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 47, OF SANTA CRUZ PHASE ONE, ACCORDING TO PLAT THEREOF, AS RECORDED IN PLAT BOOK 108, PAGES 17 AND 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS: 131 SONJA CIR, DAVENPORT, FL 33897

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

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

Dated this 02 day of April 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
24-04064
April 10, 17, 2026 26-00659K

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. 2025CA003533A000BA
PENNYMAC LOAN
SERVICES, LLC,
Plaintiff, vs.
GERALD E. BRANIGAN A/K/A
GERARD EDWARD BRANIGAN
A/K/A GERARD BRANIGAN, JR.,
et al.,
Defendant.

To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST FREDERICK GEORGE LYNN A/K/A FREDERICK G. LYNN A/K/A FREDERICK J. LYNN A/K/A FREDERICK LYNN, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS (RESIDENCE UNKNOWN)

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
LOT 312, OF SADDLE CREEK PRESERVE PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 189, PAGE 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on McCalla

Raymer Leibert Pierce, LLP, Sara Collins, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before May 4, 2026, a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint.

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

WITNESS my hand and seal of this Court this 27 day of March, 2026.

STACY BUTTERFIELD, CPA
CLERK OF COURT
OF POLK COUNTY
(SEAL) By Ashley Saunders
As Deputy Clerk
MCCALLA RAYMER
LEIBERT PIERCE, LLP
225 East Robinson Street, Suite 155,
Orlando, FL 32801
Phone: (407) 674-1850
Email: AccountsPayable@mccalla.com
24-10692FL
April 10, 17, 2026 26-00678K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CA-004837

VILLAGE CAPITAL &
INVESTMENT LLC,
Plaintiff, v.
JENDRY JULIER
DOMINGUEZ ALVAREZ, et al.,
Defendants.

TO: Debora Rodriguez
1603 Gardiner Street
Haines City, FL 33844
Debora Rodriguez
9499 Brayton Dr, SPC214
Anchorage, AK 99507
Unknown Spouse of Debora Rodriguez
1603 Gardiner Street
Haines City, FL 33844
Unknown Spouse of Debora Rodriguez
9499 Brayton Dr, SPC214
Anchorage, AK 99507

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

Lot 183, TARPON BAY PHASE 2, according to the map or plat thereof, as recorded in Plat Book 185, Page(s) 15 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, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S.

Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of first publication of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; or a default will be entered against you for the relief demanded in the complaint.

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

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 16 day of March, 2026.

Default Date: 4/22/2026
Stacy M. Butterfield
as Clerk of the Circuit Court of
Polk County, Florida
(SEAL) By: A. Nieves
DEPUTY CLERK

Tiffany & Bosco, P.A.,
1201 S. Orlando Ave,
Suite 430,
Winter Park, FL 32789
April 10, 17, 2026 26-00692K

FIRST INSERTION

NOTICE OF ACTION -
CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION
DIVISION

CASE NO: 2026CA000573A000BA
PENNYMAC LOAN
SERVICES, LLC,
Plaintiff, vs.
LEASMY COLON IRIZARRY;
LEOMAS LANDING
HOMEOWNERS ASSOCIATION,
INC; UNKNOWN TENANT #1;
UNKNOWN TENANT #2,
Defendant(s).

TO: LEASMY COLON IRIZARRY
LAST KNOWN ADDRESS: 361 Singing Sands Cir, Lake Wales, FL 33859
ALSO ATTEMPTED AT:

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

LOT 70, OF LEOMAS LANDING - PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 195, PAGE 34, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
361 Singing Sands Cir,
Lake Wales, FL 33859

has been filed against you and you are required to serve a copy of your written defenses, if any, on FRENKEL LAMBERT WEISMAN & GORDON, LLP, Plaintiff's attorney, whose address is One East Broward Blvd., Suite 1430, Ft. Lauderdale, FL, 33301 on or before May 8, 2026, (no later than 30 days from the date of the first

publication of this Notice of Action) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this 1st day of April, 2026.

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

FRENKEL LAMBERT
WEISMAN & GORDON, LLP
ATTORNEY FOR PLAINTIFF
ONE EAST BROWARD BLVD.,
Suite 1111
FORT LAUDERDALE, FL 33301
TELEPHONE: (954) 522-3233 Ext. |
FAX: (954) 200-7770
EMAIL DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
fleservice@flwlaw.com
04-103187-F00
April 10, 17, 2026 26-00694K

FIRST INSERTION

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

CASE NO. 2025CA004485A000BA
ROCKET MORTGAGE, LLC F/K/A
QUICKEN LOANS, LLC,
Plaintiff, vs.

ROGER QUINCY IGO; CHRISTY
IGO; UNKNOWN TENANT NO. 1;
UNKNOWN TENANT NO. 2;
and ALL UNKNOWN PARTIES
CLAIMING INTERESTS BY,
THROUGH, UNDER OR AGAINST
A NAMED DEFENDANT TO
THIS ACTION, OR HAVING OR
CLAIMING TO HAVE ANY RIGHT,
TITLE OR INTEREST IN THE
PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated March 30, 2026, and entered in Case No. 2025CA004485A000BA of the Circuit Court in and for Polk County, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is Plaintiff and ROGER QUINCY IGO; CHRISTY IGO; UNKNOWN TENANT NO. 1; 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 May 14, 2026, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 11, UNRECORDED OAKLAND, DESCRIBED AS FOL-

LOWS:
THE NORTH 150 FEET OF THE SOUTH 450 FEET OF THE EAST 150 FEET OF THE WEST 475 FEET OF THE NE 1/4 OF THE NE 1/4 OF SECTION 10, TOWNSHIP 28 SOUTH, RANGE 24 EAST, 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 April 2, 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
1050-223150 / PC1
April 10, 17, 2026 26-00660K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026CP001071A000BA
IN RE: ESTATE OF
OSSIE CURRY, JR.,
Deceased.

The administration of the estate of OSSIE CURRY, JR., Deceased, whose date of death was January 23, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 2525 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 persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

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

The date of first publication of this notice is April 10, 2026.

DALISHA ROSS,
Personal Representative
Attorney for Personal Representative:
Scott R. Bugay, Esquire
Florida Bar No. 5207
2501 Hollywood Blvd.
Suite 206
Hollywood, FL 33020
Telephone: (954)767-3399
Fax: (305) 945-2905
Primary Email: Scott@srbaylaw.com
Secondary Email:
Jennifer@srbaylaw.com
April 10, 17, 2026 26-00686K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY STATE OF FLORIDA
PROBATE DIVISION
File Number 26-CP-000960
IN RE: ESTATE OF
ROBERT M. LARSON,
Deceased.

The administration of the estate of ROBERT M. LARSON, deceased, whose date of death was April 28, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is:

Polk County Probate Court
255 N. Broadway Ave.
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 THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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 sections 732.216-732.228, Florida Statutes applies, or may apply, unless a written demand is made by a creditor as specified under section 732.2211, Florida Statutes.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this Court within three (3) months after the date of the first publication of this notice.

All claims not filed 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 April 10, 2026.

TAYLOR S. LARSON
Personal Representative
616 Oakwood Place SW,
Calgary, Alberta, Canada T2V0K5
/s/ Lexy M. Bublely-Creighton
Lexy M. Bublely-Creighton, Esquire
Attorney For Personal Representative
Florida Bar No. 1026786
BUBLELY & BUBLEY, P.A.
12960 N. Dale Mabry Highway
Tampa, Florida 33618
Telephone (813) 963-7735
E-mail: LMB@bublelylaw.com
April 10, 17, 2026 26-00695K

FIRST INSERTION

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

CASE NO.: 2024-CA-002716
FREEDOM MORTGAGE
CORPORATION,
Plaintiff, vs.

JUAN CARLOS OLIVERA JR, et al.,
Defendants.
NOTICE OF SALE IS HEREBY GIVEN pursuant to the ORDER ON PLAINTIFF'S MOTION TO PLACE CASE ON ACTIVE STATUS And RE-SET FORECLOSURE SALE entered on March 27, 2026, and the FINAL JUDGMENT OF FORECLOSURE entered on October 24, 2025 in Case No. 2024-CA-002716 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein JUAN CARLOS OLIVERA JR., ANGELIC LUZ TROCHE, SUNRUN INSTALLATION SERVICES, INC., UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC are Defendants, the Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding begins at 10:00 a.m. Eastern Time on www.polk.realforeclose.com, on the 26th day of May 2026, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment, to wit:

LOT 65, LAKESIDE LANDINGS PHASE 3, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 168, PAGES 5 THROUGH 7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Also known as 3161 ROYAL TERN DR, WINTER HAVEN, FL 33881

together with all existing or subsequently erected or affixed buildings, improvements and fixtures.
Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 31st day of March 2026
Sokolof Remtulla, LLP
By: /s/ Benjamin D. Ladouceur
Benjamin D. Ladouceur, Esq.
Florida Bar No.: 73863
SOKOLOF REMTULLA, LLP,
1800 NW Corporate Blvd., Ste. 302,
Boca Raton, FL 33431,
Telephone: 561-507-5252
E-mail: pleadings@sokrem.com,
Counsel for Plaintiff
April 10, 17, 2026 26-00661K

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

PUBLISHED YOUR LEGAL NOTICE

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

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

and select the appropriate County name from the menu option

or email legal@businessobserverfl.com

FLORIDA'S NEWSPAPER FOR THE C-SUITE
Business Observer

LV20876_V15

--- SALES ---

FIRST INSERTION

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

CASE NO. 2025CA000645000000 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. TERESA BONILLA RODRIGUEZ AND JORGE COLON BONILLA, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 18, 2026, and entered in 2025CA000645000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and TERESA BONILLA RODRIGUEZ; JORGE COLON BONILLA; UNKNOWN SPOUSE OF TERESA BONILLA RODRIGUEZ; UNKNOWN SPOUSE OF JORGE COLON BONILLA; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF VETERAN AFFAIRS; SOUTHERN CROSSING 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 April 29, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 77 AS SHOWN ON THE PLAT ENTITLED "SOUTHERN CROSSING" RECORDED IN PLAT BOOK 177, PAGES 5 AND 6, OF THE PUBLIC RE-

CORDS OF POLK COUNTY, FLORIDA. Property Address: 268 FIDDLEWOOD COURT, 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 7 day of April, 2026. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: fmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 25-273942 - NaP April 10, 17, 2026 26-00691K

FIRST INSERTION

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

CASE NO. 2024CA002574000000 PHH MORTGAGE CORPORATION, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF HEATHER CORNELL, DECEASED, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 18, 2026, and entered in 2024CA002574000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PHH MORTGAGE CORPORATION is the Plaintiff and UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; MIDLAND FUNDING LLC; THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF HEATHER CORNELL, DECEASED; DIANE LESHAY; SOLIVITA COMMUNITY 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 April 29, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 41, SOLIVITA-PHASE

IVB, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 121, PAGES 2-6 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 359 ACADIA DRIVE, POINCIANA, 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 7 day of April, 2026. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: fmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 24-206397 - NaP April 10, 17, 2026 26-00690K

FIRST INSERTION

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

CASE NO.: 2024CA003638000000 MIDFIRST BANK, Plaintiff, VS. FRANK T. DUNN JR A/K/A FRANK THOMAS DUNN, JR A/K/A FRANK DUNN T. JR; AUTUMNWOOD GROVE COMMUNITY ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEES, OR OTHER CLAIMANTS

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

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on May 21, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

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

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

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

Dated this 18th day of March, 2026. ALDRIDGE PITE, LLP Attorney for Plaintiff 401 W. Linton Blvd., Suite 202-B Delray Beach, FL 33444 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: /s/ Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1485-471B April 10, 17, 2026 26-00697K

Q&A

Who benefits from legal notices?

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

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

Are there different types of legal notices?

A 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.

Are internet-only legal notices sufficient?

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

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

Newspaper legal notices fulfills all of those standards.

How much do legal notices cost?

A The price for notices in the printed newspaper must include all costs for publishing the ad in print, on the newspaper's website and to www.floridapublicnotices.com.

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

VIEW NOTICES ONLINE AT Legals.BusinessObserverFL.com

To publish your legal notice Email: legal@businessobserverfl.com

LV0237



SAVE TIME

E-mail your Legal Notice legal@businessobserverfl.com

LV0237

--- SALES ---

FIRST INSERTION

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

CASE NO. 53-2024-CA-001307 FBC MORTGAGE, LLC, Plaintiff, vs. MARIANO CEDENO JR A/K/A MARIANO CEDENO, et al., Defendant.
NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 5, 2026 in Civil Case No. 53-2024-CA-001307 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FBC MORTGAGE, LLC is Plaintiff and Mariano Cedeno Jr a/k/a Mariano Cedeno, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 5th day of May, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 25, Hammock Reserve Phase 1, according to the map or plat thereof as recorded in Plat Book 183, Pages 26 through 38, of the Public Records of Polk County, Florida.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
23-08032FL
April 10, 17, 2026 26-00698K

FIRST INSERTION

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

532023CA005560000000 THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23, Plaintiff, vs. UNKNOWN HEIRS OF CARRIE ISABELLA WALKER A/K/A CARRIE WALKER A/K/A CARRIE I. WALKER; REBECCA LEE MACK; LESSIE WILSON; CELESTINE HALES; KENNETH FORD; YVONNE FORD; WILLIAM FORD; LOLA MITCHELL; ELNORA GOODMAN; MARIE LEE; DEBRA HENRY; REBECCA MACK, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF CARRIE I. WALKER;

Defendants
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment in Mortgage Foreclosure dated February 5, 2026, and entered in Case No. 532023CA005560000000, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23, is Plaintiff and UNKNOWN HEIRS OF CARRIE ISABELLA WALKER A/K/A CARRIE WALKER A/K/A CARRIE I. WALKER; REBECCA LEE MACK; LESSIE WILSON; CELESTINE HALES; KENNETH FORD; YVONNE FORD; WILLIAM FORD; LOLA MITCHELL; ELNORA GOODMAN; MARIE LEE; DEBRA HENRY; REBECCA MACK, AS PERSONAL REPRESENTATIVE OF THE

ESTATE OF CARRIE I. WALKER, are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash Via the Internet at www.polk.realforeclose.com at 10:00 a.m., on the 6TH day of MAY, 2026, the following described property as set forth in said Final Judgment, to wit: BEGINNING AT THE NW CORNER OF THE NW 1/4 OF THE NE 1/4 OF SECTION 3, TOWNSHIP 30 SOUTH, RANGE 23 EAST, RUN SOUTH 640 FEET; THEN EAST 160 FEET TO THE POINT OF BEGINNING; RUN EAST, 240 FEET; NORTH 150 FEET; WEST 240 FEET; THEN SOUTH 150 FEET TO THE POINT OF BEGINNING. (THE BEARINGS GIVEN IN THE ABOVE DESCRIPTION ARE BASED ON THE ASSUMPTION THAT THE BEARINGS OF THE NORTH LINE OF SECTION 5, TOWNSHIP 30 SOUTH, RANGE 23 EAST, IS A DUE EAST OR WEST LINE. THE ABOVE DESCRIPTION COVERS LOTS 74 AND 75, OF UNRECORDED FULLER HEIGHTS, AS SHOWN ON I.M.C.C. DRAWING #2327, FILE # 80 B-2), 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 el 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 resevwa konvokasyon an si lè ou gen pou w parèt nan tribinal la mwens ke 7 jou; si ou gen pwoblèm pou w tande oubyen pale, rele 711.

Dated this 3rd day of April, 2026
VAN NESS LAW FIRM, PLC
1239 E. Newport Center Drive, Suite 110
Deerfield Beach, Florida 33442
Ph: (954) 571-2031
PRIMARY EMAIL:
Pleadings@vanlawfl.com
/s/ Mark Elia
Mark C. Elia, Esq.
Florida Bar #: 695734
CR18523-23/sap
April 10, 17, 2026 26-00663K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2024CA002312000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-1 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, Plaintiff, vs. UNKNOWN HEIRS OF BENICE CAJUSTE; BENSON CAJUSTE; JEANEVEL CAJUSTE;

Defendants
NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling the Foreclosure Sale dated March 31, 2026, and entered in Case No. 2024CA002312000000, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-1 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-1, is Plaintiff and UNKNOWN HEIRS OF BENICE CAJUSTE; BENSON CAJUSTE; JEANEVEL CAJUSTE, are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash Via the Internet at www.polk.realforeclose.com at 10:00 a.m., on the 6TH day of MAY, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 46, OF ROSEWOOD MANOR, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 37, AT PAGE 3, 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 el 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 resevwa konvokasyon an si lè ou gen pou w parèt nan tribinal la mwens ke 7 jou; si ou gen pwoblèm pou w tande oubyen pale, rele 711.

Dated this 3rd day of April, 2026
VAN NESS LAW FIRM, PLC
1239 E. Newport Center Drive, Suite 110
Deerfield Beach, Florida 33442
Ph: (954) 571-2031
PRIMARY EMAIL:
Pleadings@vanlawfl.com
/s/ Mark Elia
Mark C. Elia, Esq.
Florida Bar #: 695734
PHH19724-24/sap
April 10, 17, 2026 26-00677K

FIRST INSERTION

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

CASE NO. 2024CA000822000000 MORTGAGE ASSETS MANAGEMENT, LLC, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ELOISE CHESTNUT, DECEASED, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 18, 2026, and entered in 2024CA000822000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein MORTGAGE ASSETS MANAGEMENT, LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ELOISE CHESTNUT, DECEASED; THE UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; STONEBRIDGE VILLAS HOMEOWNERS' ASSOCIATION, INC.; CYNTHIA ANN THOMPSON; WILBUR JOSEPH CHESTNUT, JR. 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 April 29, 2026, the following described property as set forth in said Final Judgment, to wit: BEING ALL OF PARCEL 9, UNRECORDED - STONEBRIDGE VILLAS - PHASE TWO, MORE PARTICULARLY DESCRIBED AS: BEGINNING AT THE NORTHWEST CORNER OF LOT 61, STONEBRIDGE - PHASE II SUBDIVISION AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 69, PAGE 37, THENCE RUN NORTH 89 DEGREES 27 MINUTES 11 SECONDS WEST, 187.80 FEET; THENCE RUN NORTH 00 DEGREES 32 MINUTES 49 SECONDS EAST, 222.92 FEET TO THE TRUE POINT OF BEGINNING; THENCE RUN NORTH 89 DEGREES 27 MINUTES 11 SECONDS WEST, 117.80 FEET TO THE RIGHT OF WAY OF RECKER HIGHWAY (S.R. 655); THENCE ALONG SAID RIGHT OF WAY RUN NORTH 00 DEGREES 32 MINUTES 49 SECONDS EAST, 24.50 FEET; THENCE RUN SOUTH 89 DEGREES 27 MINUTES 11 SECONDS EAST, 117.80 FEET; THENCE RUN SOUTH 00 DEGREES 32 MINUTES 49 SECONDS WEST, 24.50 FEET TO THE TRUE POINT OF BEGINNING, ALL LYING AND BEING IN SECTION 31, TOWN-

SHIP 28 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA. Property Address: 2217 KNIGHTS ROAD, WINTER HAVEN, FL 33880

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 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 7 day of April, 2026.
/s/ Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-2438
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
23-173627 - NaP
April 10, 17, 2026 26-00689K

FIRST INSERTION

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

CASE NO. 53-2024-CA-000954 NATIONSTAR MORTGAGE LLC, Plaintiff, vs. JOYCE I HOLTSCLAW, et al., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 17, 2026 in Civil Case No. 53-2024-CA-000954 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein NATIONSTAR MORTGAGE LLC is Plaintiff and Joyce I Holtsclaw, 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 1st day of May, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 27, WAVERLY ACRES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 94, PAGE 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. HUD LABEL NUMBER IS GEO

1137877/ GEO 1137878, MODEL 28-1470, YEAR 1998, SERIAL # GMHGA1409822155A AND GMHGA1409822155B, MANUFACTURES NAME JAGUAR

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
23-08427FL
April 10, 17, 2026 26-00684K

SUBSEQUENT INSERTIONS

--- ESTATE ---

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 25-CP-758 IN RE: ESTATE OF ALICE PARKER Deceased.

The administration of the estate of ALICE PARKER, deceased, whose date of death was January 5, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

mands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is April 3, 2026
Subsequent Publication April 10, 2026

Personal Representative:
Stephen Erickson
300 Eskew Circle
Anderson, SC 29621
Attorney for Personal Representative:
Andrew J. Smallman, Esq.
Florida Bar Number: 0721611
3475 Sheridan Street #301
Hollywood, Florida 33021
Telephone: (954) 661-7371
E-mail: AJSmallslaw@gmail.com
April 3, 10, 2026 26-00631K

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.: 2025CA004862A000BA FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2019-2, Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PRISCILLA WICKER; LINDA LOU WICKER; 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 high-

est and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 08 day of May, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 11, OF CARL'S SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 37, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 679 AVENUE L SE, WINTER HAVEN, FL 33880
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.
If you are a person with a disability

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

Dated this 07 day of April 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
25-01540
April 10, 17, 2026 26-00683K

OFFICIAL COURTHOUSE WEBSITES

MANATEE COUNTY
manateeclerk.com

SARASOTA COUNTY
sarasotaclerk.com

CHARLOTTE COUNTY
charlotteclerk.com

LEE COUNTY
leeclerk.org

COLLIER COUNTY
collierclerk.com

HILLSBOROUGH COUNTY
hillsclerk.com

PASCO COUNTY
pascoclerk.com

PINELLAS COUNTY
mypinellasclerk.gov

POLK COUNTY
polkcountyclerk.net

ORANGE COUNTY
myorangeclerk.com

IV2089_C_V3

--- ACTIONS / SALES ---

FOURTH INSERTION

**Amended Notice of Action
AMENDED NOTICE OF ACTION
(amended as date)**
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
File No. 2025-CP-004377
Division Probate
IN RE: ESTATE OF
**HELEN JUANITA SCOTT BROWN,
Deceased.**

TO: DENISE BELL and any parties having an interest in the Estate of Helen Juanita Scott Brown

YOU ARE HEREBY NOTIFIED that the Petitioner, Mid Atlantic Home Solution LLC, has filed a Petition for Summary Administration and Petition to Determine Protected Homestead Status of Real Property in Polk County, Florida for the above estate.

You are required to serve a copy of your written defenses, if any, upon Petitioner's attorney WESLEY T. DUNAWAY, ESQ., KOVAR LAW GROUP,

111 N. Orange Ave., Ste. 800, ORLANDO, FL 32801 within thirty days after the first publication of this notice, to wit April 22, 2026, and to file the original with the Clerk of the Court, 255 N. Broadway Ave., Bartow, FL 33830, either before service on the Petitioner's attorney or immediately thereafter, otherwise a default will be entered against you for failing to respond to the Petition for Summary Administration and Petition to Determine Protected Homestead Status of Real Property.

WITNESS MY HAND AND SEAL of this Court on the 6th day of March 2026.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
255 N. Broadway Ave.
Bartow, FL 33830
By: Loretta Hill
Deputy Clerk
Mar. 20, 27; Apr. 3, 10, 2026
26-00477K

THIRD INSERTION

**NOTICE OF ACTION
IN THE CIRCUIT COURT, IN AND
FOR POLK COUNTY,
FLORIDA**
CASE No.: 2026CA001100A000BA
VRP RESIDENTIAL 8 LLC,
Plaintiff, vs.
**CHARLES BURKE,
Defendant.**

TO: CHARLES BURKE, and all others claiming by, through and under CHARLES BURKE

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

Lot 8, Bookers Subdivision, according to the map or plat thereof, as recorded in Plat Book 10, Page(s) 3, of the Public Records of Polk County, Florida. Together with the South 1/2 of the vacated alley abutting on the North, per Resolution recorded in Official Records Book 2881, Page 684. a/k/a 0 Ulrich Ave NE, Winter Haven, FL 33881; Parcel ID: 26-28-16-5375-0000-0080.

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 April 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.

DATED this 23 day of March 2026.
Stacy M. Butterfield
Clerk of the Circuit Court
(SEAL) By: Carolyn Mack
As Deputy Clerk

J.D. Manzo, of
Manzo & Associates, P.A.,
Plaintiff's attorney,
4767 New Broad Street,
Orlando, FL 32814,
telephone number (407) 514-2692
Mar. 27; Apr. 3, 10, 17, 2026
26-00611K

THIRD INSERTION

**NOTICE OF ACTION FOR
Petition for Paternity.**
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT, IN
AND FOR POLK COUNTY, FLORIDA
Case No.: 2024DR007523.
Division: 09.

**TALIA ARIEL JOHNSON,
Petitioner and
KENNY PHANORD,
Respondent.**

To: Talia Ariell Johnson, 217 Kensington View Blvd, Winter Haven, FL 33880.

YOU ARE NOTIFIED that an action for Counter-Petition for Paternity has been filed against you and that you are required to service of copy of your written defenses, if any, to Kenny Phanord c/o Laurel Farrell ESQ., whose address is 3702 W Spruce Street #1553, Tampa, FL 33607 on or before 04/24/26, and file the original with the clerk of this Court at 255 N. Broadway Ave, Bartow, FL 33830 before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition. (If applicable, insert the legal description of real property, a specific description of personal property, and the

name of the county in Florida where the property is located); None. Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request. You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office.

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

STACY M. BUTTERFIELD
CLERK OF THE CIRCUIT COURT.
Dated: 03/18/2026
by R. Reid, Deputy Clerk
Kenny Phanord
c/o Laurel Farrell ESQ.,
3702 W Spruce Street #1553,
Tampa, FL 33607
Mar. 27; Apr. 3, 10, 17, 2026
26-00560K

SECOND INSERTION

**NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT OF
FLORIDA, IN AND FOR
POLK COUNTY**
Case #: 532025CA002384A000BA
HSBC BANK USA, N.A.,
Plaintiff, vs.
**LEI ZHU; WINDSOR ISLAND
RESORT 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: LEI ZHU
Last Known Address
1206 ALOHA BLVD
DAVENPORT, FL 33897
Current Residence is Unknown

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

LOT 297, WINDSOR ISLAND RESORT, A SHORT TERM RENTAL COMMUNITY, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 178, PAGE(S) 15 THROUGH 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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 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: April 30, 2026
DATED on March 23, 2026.
Stacy M. Butterfield
As Clerk of the Court
(SEAL) By: Carolyn Mack
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
6180-212828 / ME2
April 3, 10, 2026 26-00655K

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.: 2025CA003346A000BA
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
SEECHARRAN PERSAUD;
BERKLEY RIDGE HOMEOWNERS
ASSOCIATION, INC.;
MALAWATTIE MANGAL-
PERSAUD; 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 27 day of April, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 109, BERKLEY RIDGE PHASE 2, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 169, PAGES 35 THROUGH 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
5557 ORO VALLEY RD,
AUBURNDALE, FL 33823
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK

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

If you are a person with a disability who needs 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 30 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
25-03042
April 3, 10, 2026 26-00636K

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.:
532025CA004294A000BA
U.S. BANK NATIONAL
ASSOCIATION,
Plaintiff, vs.
MORGAN FOSTER; DAVENPORT
ESTATES HOMEOWNERS'
ASSOCIATION, INC.; DANIELLE
SCHULER; 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 21 day of April, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 109, DAVENPORT ESTATES PHASE 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 179, PAGE(S) 5 THROUGH 8, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
PROPERTY ADDRESS:
911 AVENAL LN,
DAVENPORT, FL 33837
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE

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

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

Dated this 25 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
25-04087
April 3, 10, 2026 26-00618K

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA**
CASE NO.: 2024CA004307

**LEGACY PARK MASTER
HOMEOWNERS' ASSOCIATION,
INC., a Florida not-for-profit
corporation,
Plaintiff, vs.
CHRISTOPHER EVANS KIRK,
individually; UNKNOWN SPOUSE
OF CHRISTOPHER EVANS KIRK,
Defendants.**

NOTICE is hereby given pursuant to a Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, dated March 16, 2026, and entered in Case Number: 2024CA004307, of the Circuit Court in and for Polk County, Florida, wherein LEGACY PARK MASTER HOMEOWNERS' ASSOCIATION, INC., is the Plaintiff, and CHRISTOPHER EVANS KIRK, individually; UNKNOWN SPOUSE OF CHRISTOPHER EVANS KIRK; are the Defendants, the Polk County Clerk of the Court will sell to the highest and best bidder for cash, by electronic sale on-line at www.polk.realforeclose.com, beginning at 10:00 o'clock A.M. on the 30th day of April, 2026 the following described property as set forth in said Summary Final Judgment of Foreclosure and Award of Attorneys Fees and Costs, to-wit:

Property Address: 672 Chelsea Drive, Davenport, Florida 33897
Property Description:
Lot 162, Towns of Legacy Park, according to the map or plat thereof, as recorded in Plat Book 129, Page(s) 36 through 38, inclusive, of the Public Records of

Polk County, Florida.
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/ Shelby Pfannerstill
Patrick J. Burton
Florida Bar No.: 0098460
Brian S. Hess
Florida Bar No.: 0725072
Helena G. Malchow
Florida Bar No.: 0968323
Eryn M. McConnell
Florida Bar No.: 0018858
Rebecca Blechman
Florida Bar No.: 0121474
Jennifer Peattie
Florida Bar No.: 0127602
Shelby Pfannerstill
Florida Bar No.: 1058704
Nelson Crespo
Florida Bar No.: 0121499
Arthur Barksdale
Florida Bar No.: 0040628
Toby Snively
Florida Bar No.: 0125998
DI MASI | BURTON, P.A.
801 N. Orange Avenue, Suite 500
Orlando, Florida 32801
Ph. (407) 839-3383 Fx. (407) 839-3384
Service E-Mail:
jdlaw@orlando-law.com
Attorney for Plaintiff
April 3, 10, 2026 26-00614K

SECOND INSERTION

**NOTICE TO CREDITORS
IN THE COURT OF THE TENTH
JUDICIAL CIRCUIT, IN AND FOR
POLK COUNTY, FLORIDA,
PROBATE DIVISION**
File No. 532026CP000196A000BA
IN RE: ESTATE OF:
**RAMIRO VELASQUEZ,
Deceased.**

The Administration of the Estate of RAMIRO VELASQUEZ, deceased, whose date of death was September 30, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 355 N. Broadway Avenue, Bartow, Florida 33830. The name and address of the Personal Representative and the Personal Representative's attorney are set forth below.

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

All other creditors of the Decedent

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is April 3, 2026.

/s/ Crystal Velasquez
Crystal Velasquez,
Personal Representative
/s/ Gwen E. Walkowiak
Gwen E. Walkowiak, Esquire
FBN: 573191
Attorney for Petitioner/
Personal Representative
gwenw@dhwpalaw.com
DHW LAW, P.A.,
24714 State Road 54,
Lutz, Florida 33559
(813) 962-3176
April 3, 10, 2026 26-00651K

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. 2025CA001014000000
FIFTH THIRD BANK, N.A.,
Plaintiff, vs.
RUSTY GEORGE BREISINGER
A/K/A RUSTY J. BREISINGER,
et al.,
Defendant.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 10, 2026 in Civil Case No. 2025CA001014000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FIFTH THIRD BANK, N.A. is Plaintiff and Rusty George Breisinger a/k/a Rusty J. Breisinger, 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 April, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to wit:

The South 30 feet of Lot 2 and All of Lot 3, Block F, Lake Pierce Heights, according to the map or

plat thereof as recorded in Plat Book 37, Page 22, of the Public Records of Polk County, Florida.
Parcel Number:
28-29-05-936590-006030

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
25-11269FL
April 3, 10, 2026 26-00620K

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA**
CASE NO.: 2024CA00342000000
U.S. BANK N.A., IN ITS CAPACITY
AS TRUSTEE FOR THE
REGISTERED HOLDERS OF
HOME EQUITY ASSET TRUST
2005-9, HOME EQUITY PASS-
THROUGH CERTIFICATES,
SERIES 2005-9,
Plaintiff, vs.

**UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
SURVIVING SPOUSE,
GRANTEES.; ANDREW
ELLIOTT; HIGHLAND CREST
HOMEOWNERS' ASSOCIATION,
INC.; UNKNOWN TENANT
#1 N/K/A JOYCE CHASE;
CHRISTOPHER ELLIOTT, JR.;
CONNER ELLIOTT; PATRICIA
ELLIOTT; ANDREW ELLIOTT, AS
PERSONAL REPRESENTATIVE OF
THE ESTATE OF; ANY AND ALL
UNKNOWN PARTIES CLAIMING
BY, THROUGH, UNDER AND
AGAINST THE HEREIN NAMED
INDIVIDUAL DEFENDANT(S)
WHO ARE NOT KNOWN TO BE
DEAD OR ALIVE, WHETHER
SAID UNKNOWN PARTIES
MAY CLAIM AN INTEREST AS
SPOUSES, HEIRS, DEVISEES,
GRANTEES, OR OTHER
CLAIMANTS
Defendant(s).**

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on March 13, 2026 in Civil Case No. 2024CA00342000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR THE REGISTERED HOLDERS OF HOME EQUITY ASSET TRUST 2005-9, HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2005-9 is the Plaintiff, and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES.; ANDREW ELLIOTT; HIGHLAND CREST HOMEOWNERS' ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A JOYCE CHASE; CHRISTOPHER ELLIOTT, JR.; CONNER ELLIOTT; PATRICIA ELLIOTT; ANDREW ELLIOTT, AS

PERSONAL REPRESENTATIVE OF THE ESTATE OF; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on June 9, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 27, HIGHLAND CREST PHASE I, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 119, PAGE 36, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 23rd day of March, 2023.
ALDRIDGE PITTE, LLP
Attorney for Plaintiff
401 W. Linton Blvd.
Suite 202-B
Delray Beach, FL 33444
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: /s/ Kyle King
FBN: 990248
Primary E-Mail:
ServiceMail@aldridgepitte.com
1221-16484B
April 3, 10, 2026 26-00615K

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

FOURTH INSERTION

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

Case No.:
53-2025-DR-007235-0000-00
IN THE MATTER OF THE ADOPTION OF RAELENN MARIE SANDERS,
Adoptee.

TO: Unknown Biological Father,
{Respondent's last known address}
unknown

YOU ARE HEREBY NOTIFIED that an action for adoption has been filed against you in this Court. You are required to serve a copy of your written defenses, if any, to it on Eddy Dean Sanders II, whose address is 1203 Burlington Ct, Auburndale, FL 33823, on or before 4/20/26, and file the original with the Clerk of this Court at at: 255 N Broadway Ave, Bartow, FL 33830, before service on the Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the Petition for Adoption.

Copies of all court documents in this case, including Orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915). Future papers in this lawsuit will be mailed to the address on record at the Clerk's office.

Dated: 3/13/26.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) By: Nicholas Eidsenschink
Deputy Clerk
IF A NON-LAWYER HELPED YOU
FILL OUT THIS FORM, HE/SHE
MUST FILL IN THE BLANKS BELOW:
I, Thomas Brown from www.
Stepparent Adoption Forms.com, a
non-lawyer located at 29834 N. Cave
Creek Rd Ste 118-145, Cave Creek, AZ
85331, 888-228-9742, helped Eddy
Dean Sanders II, who is the petitioner,
fill out this form by internet access.
Mar. 20, 27; Apr. 3, 10, 2026

26-00519K

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. **2025CA004983A000BA**
PLANET HOME LENDING, LLC,
Plaintiff, vs.

**KACI D. MULLINS AND
SEAN A. MULLINS, et. al.**
Defendant(s).

TO: SEAN A. MULLINS, KACI D.
MULLINS,
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 fore-
closed herein.

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

LOT 13, BLOCK C, PLANT-
ER'S WALK PHASE THREE,
ACCORDING TO THE MAP
OR PLAT THEREOF, AS RE-
CORDED IN PLAT BOOK 96,
PAGE(S) 15, OF THE PUBLIC
RECORDS OF POLK COUNTY,
FLORIDA.

has been filed against you and you are
required to serve a copy of your written
defenses, if any, to it on counsel for
Plaintiff, whose address is 6409 Con-
gress Avenue, Suite 100, Boca Raton,
Florida 33487 on or before 4-27-26 /
(30 days from Date of First Publica-
tion of this Notice) and file the original
with the clerk of this court either before
service on Plaintiff's attorney or im-
mediately 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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
20 day of March, 2026.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Carolyn Mack
DEPUTY CLERK

Robertson, Anschutz, Schneid,
Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: fmail@raslg.com
25-355259
April 3, 10, 2026 26-00621K

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on
05/01/2026 at 10:30 a.m., the follow-
ing property will be sold at public auc-
tion pursuant to F.S. 715.109: A 1985
TWIN mobile home bearing the vehicle
identification numbers T24717511A
and T24717511B and all personal items
located inside the mobile home. Last
Tenant: Judith R. St. Jean and Doug-
las Ronald St. Jean. Sale to be held at:
Royal Palm Village, 3000 US Highway
17/92 West, Haines City, Florida 33844,
863-422-1086.

April 3, 10, 2026 26-00656K

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on
04/17/2026 at 10:30 a.m., the following
property will be sold at public auction
pursuant to F.S. 715.109: A 1967 RITZ
mobile home bearing vehicle identifica-
tion number 06171764 and all personal
items located inside the mobile home.
Last Tenant: JP Messer, All Unknown
Beneficiaries, Heirs, Successors, and
Assigns of JP Messer, Unknown Party
or Parties in Possession and Julie Ann
Krause, as Possible Heir. Sale to be held
at: Woodall's Mobile Home Village,
2121 New Tampa Highway, Lakeland,
Florida 33815, 863-686-7462.

April 3, 10, 2026 26-00654K

SECOND INSERTION

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

File No. **2026CP000845**
Division Probate
**IN RE: ESTATE OF
VICKEY LOVE WILLIAMS A/K/A
VICKEY L. WILLIAMS A/K/A
VICKEY S. WILLIAMS**
Deceased.

The administration of the estate of
Vickey Love Williams a/k/a Vickey
L. Williams a/k/a Vickey S. Williams,
deceased, whose date of death was
November 2, 2025, is pending in the
Circuit Court for Polk County, Florida,
Probate Division, the address of which
is 255 North Broadway, Bartow, FL
33830. The names and addresses of the
personal representative and the personal
representative's attorney are set forth below.

All creditors of the decedent and
other persons having claims or dem-
ands 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 dem-
ands against Decedent's Estate must
file their claims with this Court WITH-
IN 3 MONTHS AFTER THE DATE OF
THE FIRST PUBLICATION OF THIS
NOTICE.

The personal representative has no
duty to discover whether any property
held at the time of the decedent's death
by the decedent or the decedent's sur-
viving spouse is property to which the
Florida Uniform Disposition of Com-
munity Property Rights at Death Act as
described in ss. 732.216-732.228,
Florida Statutes, applies, or may apply,
unless a written demand is made by a
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 April 3, 2026.

Personal Representative:
/s/ **Kevin S. Leland**
Kevin S. Leland
239 Washington Street
Brewer, Maine 04412

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
April 3, 10, 2026 26-00653K

SECOND INSERTION

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

FILE NO. **26-CP-000706**
**IN RE: ESTATE OF
JAMES HAFFORD,**
Deceased.

This administration of the ESTATE OF
JAMES HAFFORD, deceased, whose
date of death was December 30, 2025,
File Number 26-CP-000706, is pend-
ing in the Circuit Court for Polk County,
Florida, Probate Division, the address
of which is PO Box 9000, Drawer #CC-
4, Bartow, FL 33831-9000. The names
and addresses of the Personal Represen-
tative and the Personal Representative's
attorney are set forth below.

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

All other creditors of the Decedent
and other persons having claims or de-

mands against Decedent's estate must
file their claims with this court WITH-
IN 3 MONTHS AFTER THE DATE OF
THE FIRST PUBLICATION OF THIS
NOTICE.

ALL CLAIMS NOT FILED WITHIN
THE TIME PERIODS SET FORTH IN
SECTION 733.702 OF THE FLORI-
DA STATUTES WILL BE FOREVER
BARRED.

IN ADDITION TO THE TIME LIM-
ITS SET FORTH IN SECTION 733.702
OF THE FLORIDA STATUTES, ANY
CLAIM FILED TWO (2) YEARS OR
MORE AFTER THE DECEDENT'S
DATE OF DEATH IS BARRED.

The first date of publication of this
notice is: April 3, 2026

JEFFREY RYAN HAFFORD
Personal Representative
1564 Route 105

Mactaquac, New Brunswick, Canada
/s/ Keathel W. Chauncey
Keathel W. Chauncey, Esq.
Attorney for Personal Representative
Florida Bar No. 68461
Fresh Legal Perspective, PL
6930 W. Linebaugh Avenue
Tampa, Florida 33625
813-448-1042
Service@FLPLawFirm.com
KChauncey@FLPLawFirm.com
April 3, 10, 2026 26-00640K

SECOND INSERTION

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

File No. **2026CP000845**
Division Probate
**IN RE: ESTATE OF
VICKEY LOVE WILLIAMS A/K/A
VICKEY L. WILLIAMS A/K/A
VICKEY S. WILLIAMS**
Deceased.

The administration of the Estate of
Vickey Love Williams a/k/a Vickey
L. Williams a/k/a Vickey S. Williams,
deceased, whose date of death was
November 2, 2025, is pending in the
Circuit Court for Polk County, Florida,
Probate Division, the address of which
is 255 North Broadway, Bartow, FL
33830. The names and addresses of the
Personal Representative and the
Personal Representative's attorney are
set forth below. All creditors of the
Decedent and other persons having
claims or demands against Decedent's
Estate on whom a copy of this notice
is required to be served must file their
claims with this Court ON OR BE-
FORE 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 NOTI-
CE ON THEM.

All other creditors of the Decedent
and other persons having claims or dem-
ands against Decedent's Estate must
file their claims with this Court WITH-
IN 3 MONTHS AFTER THE DATE OF
THIS NOTICE.

THE FIRST PUBLICATION OF THIS
NOTICE. The Personal Representative
has no duty to discover whether any
property held at the time of the Deced-
ent's death by the Decedent or the De-
cedent'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 speci-
fied 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
PERIOD SET FORTH ABOVE, ANY
CLAIM FILED TWO (2) YEARS OR
MORE AFTER THE DECEDENT'S
DATE OF DEATH IS BARRED.

The date of first publication of this
notice is April 3, 2026.

Personal Representative:
Kevin T. Williams
952 Grand Canal Drive
Poinciana, FL 34759

Attorney for Personal Representative:
Daniel S. Henderson, Esq.
E-Mail Addresses:
Dan@hendersonsachs.com
michael@hendersonsachs.com
Florida Bar No. 725021
Henderson Sachs PA
8240 Exchange Drive Ste. C6
Orlando, FL 32809
Telephone: 4078502500
April 3, 10, 2026 26-00624K

SECOND INSERTION

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

File No. **532026CP000833A000BA**
**IN RE: ESTATE OF
FREDERICK WILLIAM
FERDINANDSEN**
Deceased.

The administration of the estate of Freder-
ick William Ferdinandsen, deceased,
whose date of death was March 31,
2025, is pending in the Circuit Court for
Polk County, Florida, Probate Division,
the address of which is P.O. Box 9000,
CC-4, Bartow, FL 33831-9000. The
names and addresses of the personal
representative and the personal repre-
sentative's attorney are set forth below.

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

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

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

viving spouse is property to which the
Florida Uniform Disposition of Com-
munity Property Rights at Death Act as
described in ss. 732.216-732.228, Florida
Statutes, applies, or may apply, unless
a written demand is made by a 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 April 3, 2026.

Personal Representative:
Melissa Dawn Yost
2470 Caspian Drive
Lakeland, Florida 33805

Attorney for Personal Representative:
RODOLFO SUAREZ, JR. ESQ.
Fla. Bar No. 013201
PILAR V. VAZQUEZ, ESQ.
Fla. Bar No. 115839
Suarez Law
Attorneys for Petitioner
9100 S. Dadeland Blvd., Ste. 1620
Miami, Florida 33156
Tel. (305) 448-4244 /
Fax (305) 448-4211
Primary Email:
rudy@suarezlawyers.com
Secondary Email:
eservice@suarezlawyers.com
April 3, 10, 2026 26-00634K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. **2026-CP-000296**
**IN RE: ESTATE OF
GILBERT GARCIA,**
Deceased.

The administration of the estate of
GILBERT GARCIA, deceased, whose
date of death was December 17, 2025,
is pending in the Circuit Court for Polk
County, Florida, Probate Division, the
address of which is 255 N Broadway
Ave, Bartow, FL 33830. The names and
addresses of the personal representative
and the personal representative's attorney
are set forth below.

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

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

The personal representative has no

duty to discover whether any property
held at the time of the decedent's death
by the decedent or the decedent's sur-
viving spouse is property to which the
Florida Uniform Disposition of Com-
munity 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 speci-
fied 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
PERIOD SET FORTH ABOVE, ANY
CLAIM FILED TWO (2) YEARS OR
MORE AFTER THE DECEDENT'S
DATE OF DEATH IS BARRED.

The date of first publication of this
notice is: April 3, 2026.

LILIANA MALDONADO-GARCIA
Personal Representative
1602 West Derby Avenue
Auburndale, FL 32823

Robert D. Hines
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue, Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
ntservice@hnh-law.com
April 3, 10, 2026 26-00632K

THIRD INSERTION

**NOTICE OF ACTION FOR
DISSOLUTION OF MARRIAGE
(NO CHILD OR
FINANCIAL SUPPORT)**

IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT, IN
AND FOR POLK COUNTY, FLORIDA
Case No.: **243684691**
2026DR-002083
Division: **FAMILY LAW
SEC. 80**

WINETTE ZETTE ROSIER,
Petitioner, and
LEVEILLE ROSIER,
Respondent,
TO: Leveille Rosier
535 Avenue E SE,
Winter Haven, FL 33880

YOU ARE NOTIFIED that an ac-
tion for dissolution of marriage has
been filed against you and that you
are required to serve a copy of your
written defenses, if any, to it on Wi-
nette Zette Rosier, whose address is
535 Avenue E SE, Winter Haven, FL
33880 on or before 04/30/2026, and
file the original with the clerk of this
Court at 255 N Broadway Ave, Bartow,
FL 33830 before service on Petitioner
or immediately thereafter. If you fail to
do so, a default may be entered against
you for the relief demanded in the pe-
tition.

The action is asking the court to de-
cide how the following real or personal
property should be divided: {insert

"none" or, if applicable, the legal de-
scription of real property, a specific de-
scription of personal property, and the
name of the county in Florida where the
property is located; 535 Ave E SE, Win-
ter Haven, FL 33880. Lot 5 and the W
1/2 of Lot 4, MAYFAIR, Plat Book 13,
Pages 6 & 6A, Public Records of Polk
County, Florida

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

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

WARNING: Rule 12.285, Florida
Family Law Rules of Procedure, re-
quires certain automatic disclosure of
documents and information. Failure to
comply can result in sanctions, includ-
ing dismissal or striking of pleadings.

Dated: 03/18/2026

STACY M. BUTTERFIELD
CLERK OF THE CIRCUIT COURT
(SEAL) By: Shari Reed
Deputy Clerk

Mar. 27; Apr. 3, 10, 17, 2026
26-00571K

SECOND INSERTION

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

File No. **2026-CP-0915**
**IN RE: ESTATE OF
BEVERLY HOWELL A/K/A
BEVERLY M. HOWELL A/K/A
BEVERLY P. HOWELL**
Deceased.

The administration of the estate of
Beverly Howell a/k/a Beverly M. How-
ell a/k/a Beverly P. Howell, deceased,
whose date of death was February 9,
2025, is pending in the Circuit Court
for Polk County, Florida, Probate Di-
vision, the address of which is 930 E.
Parker Street, Room 240, Polk County
Government Center, Lakeland, Florida
33801. The names and addresses of the
personal representative and the per-
sonal 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 dem-
ands against decedent's estate must
file their claims with this court WITH-
IN 3 MONTHS AFTER THE DATE
OF THE FIRST PUBLICATION OF

THIS NOTICE.

The personal representative has no
duty to discover whether any property
held at the time of the decedent's death
by the decedent or the decedent's sur-
viving spouse is property to which the
Florida Uniform Disposition of Com-
munity Property Rights at Death Act
as described in ss. 732.216-732.228,
Florida Statutes, applies, or may apply,
unless a written demand is made by a
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 April 3, 2026.

Personal Representative:
Douglas J. Baker
4941 Rootstown Road
Ravenna, Ohio 44266

Attorney for Personal Representative:
SETON T. HENGESBACH, Esq
Florida Bar Number: 071957
5438 Spring Hill Drive
Spring Hill, Florida 34606
Telephone: (352) 683-1963
Fax: (352) 683-3847
E-Mail: seton@naturecoastlaw.com
Secondary E-Mail:
probate@naturecoastlaw.com
April 3, 10, 2026 26-00633K



**SAVE
TIME**

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legal@businessobserverfl.com

PUBLISH YOUR LEGAL NOTICE

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

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

Call **941-906-9386**

or email **legal@businessobserverfl.com**



--- SALES / ACTIONS ---

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 532023CA006606000000

CARRINGTON MORTGAGE SERVICES, LLC,

Plaintiff, vs.
AARON M. DOUGLASS;
KATHLEEN M. DOUGLASS;
UNLOCK PARTNERSHIP SOLUTIONS INC.;

Defendants
NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling the Foreclosure Sale dated March 13, 2026, and entered in Case No. 532023CA006606000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. CARRINGTON MORTGAGE SERVICES, LLC, is Plaintiff and AARON M. DOUGLASS; KATHLEEN M. DOUGLASS; UNLOCK PARTNERSHIP SOLUTIONS INC., are defendants. Stacy M. Butterfield, Clerk of Circuit Court for Polk County, Florida will sell to the highest and best bidder for cash Via the Internet at www.polk.realforeclose.com at 10:00 a.m., on the 27TH day of APRIL, 2026, the following described property as set forth in said Final Judgment, to wit:

THE WEST 123.33 FEET OF THE EAST 595 FEET OF THE SOUTH 300 FEET OF THE NORTH 501 FEET OF THE SOUTHEAST ¼ OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, LESS THE SOUTH 30 FEET THEREOF FOR ROAD, A/K/A LOT 5, UNRECORDED GREENBRIAR.

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 yon 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 resevwa konvokasyon an si lè ou gen pou w parèt nan tribinal la mwens ke 7 jou; si ou gen pwoblèm pou w tandè oubyen pale, rele 711.

Dated this 27th 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.
Florida Bar #: 695734
CR19077-23/sap
April 3, 10, 2026 26-00635K

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. 2025CA002547A000BA
NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING,

Plaintiff, vs.
YESENIA SUHAI VAZQUEZ-GOMEZ A/K/A YESENIA SUHAI VAZQUEZ GOMEZ A/K/A YESENIA S. VAZQUEZ GOMEZ;
PHILLIP GONZALEZ, JR. A/K/A PHILLIP GONZALEZ;
HAINES CITY HMA LLC DBA HEART OF FLORIDA REGIONAL MEDICAL CENTER;
HEATHER HILL HOMEOWNERS ASSOCIATION, INC.;
POLK COUNTY, FLORIDA;
MIDFLORIDA CREDIT UNION;
UNKNOWN TENANT NO. 1;
UNKNOWN TENANT NO. 2;
and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated March 20, 2026, and entered in Case No. 2025CA002547A000BA of the Circuit Court in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is Plaintiff and YESENIA SUHAI VAZQUEZ-GOMEZ A/K/A YESENIA SUHAI VAZQUEZ GOMEZ A/K/A YESENIA S. VAZQUEZ GOMEZ; PHILLIP GONZALEZ, JR. A/K/A PHILLIP GONZALEZ; HAINES CITY HMA LLC DBA HEART OF FLORIDA REGIONAL MEDICAL CENTER; HEATHER HILL HOMEOWNERS ASSOCIATION, INC.; POLK COUNTY, FLORIDA; MIDFLORIDA CREDIT UNION; 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 CLAIM-

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

LOT 49, HEATHER HILL PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 119, PAGES 34 AND 35, 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 27, 2026.
By: /s/ Ian Dolan
Ian C. Dolan
Florida Bar No.: 757071
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
1496-214201 / GSI
April 3, 10, 2026 26-00630K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2024CA003897000000
NORTHPOINTE BANK,
Plaintiff, vs.

EDWIN M. ANDERSON;
THOMAS E. ANDERSON;
JANET E. ANDERSON A/K/A JAN ANDERSON; MICHELLE ANDERSON; SUNSHINE PROPERTY CONNECTION LLC; WATER RIDGE HOMEOWNERS' ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS
Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on January 9, 2026 in Civil Case No. 2024CA003897000000, of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Florida, wherein, NORTHPOINTE BANK is the Plaintiff, and EDWIN M. ANDERSON; THOMAS E. ANDERSON; JANET E. ANDERSON A/K/A JAN ANDERSON; MICHELLE ANDERSON; SUNSHINE PROPERTY CONNECTION LLC; WATER RIDGE HOMEOWNERS' ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES,

GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on May 8, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 21, WATER RIDGE SUBDIVISION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 133, PAGES 24 THROUGH 35, 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.

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

Dated this 17 day of March, 2026.
ALDRIDGE PITE, LLP
Attorney for Plaintiff
401 W. Linton Blvd., Suite 202-B
Delray Beach, FL 33444
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: /s/ Zachary Ullman
FBN: 106751
Primary E-Mail:
ServiceMail@aldridgepite.com
1651-007B
April 3, 10, 2026 26-00629K

SECOND INSERTION

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

CASE NO.: 2025CA004955A000BA
PENNYMAC LOAN SERVICES, LLC
Plaintiff(s), vs.
HOLYNABU INTERIANO;
MADISON PLACE TOWNHOME OWNERS ASSOCIATION, INC.;
UNITED STATES OF AMERICA;
THE UNKNOWN SPOUSE OF HOLYNABU INTERIANO;
THE UNKNOWN TENANT IN POSSESSION OF 493 MADISON DRIVE, DAVENPORT, FL 33837,
Defendant(s).

TO: THE UNKNOWN SPOUSE OF HOLYNABU INTERIANO
LAST KNOWN ADDRESS:
493 MADISON DRIVE,
DAVENPORT, FL 33837
CURRENT ADDRESS: UNKNOWN
TO: THE UNKNOWN TENANT IN POSSESSION
LAST KNOWN ADDRESS:
493 MADISON DRIVE,
DAVENPORT, FL 33837
CURRENT ADDRESS:
493 MADISON DRIVE,
DAVENPORT, FL 33837

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Polk County, Florida, to foreclose certain real property described as follows:
Lot 199, Madison Place Phase 3, according to the map or plat thereof, as recorded in Plat Book 187, Page(s) 15 through 17, inclusive, of the Public Records of Polk County, Florida.

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. 2025CA000265000000
ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC,
Plaintiff, vs.
LANA JEAN CUTTER A/K/A LANA JEAN CUTTER-SEHL, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 06, 2025 in Civil Case No. 2025CA000265000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is Plaintiff and Lana Jean Cutter a/k/a Lana Jean Cutter-Sehl, 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 21st day of April, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOTS 9,10, 11 AND 12, BLOCK 1, HALL ESTATE SUBDIVI-

SECOND INSERTION

Property address: 493 Madison Drive, Davenport, FL 33837

You are required to file a written response with the Court and serve a copy of your written defenses, if any, to it on Padgett Law Group, whose address is 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, at least thirty (30) days from the date of first publication, 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.

Default Date 5-1-2026
DATED this the 24 day of March, 2026.

CLERK OF THE CIRCUIT COURT
As Clerk of the Court
By: /s/ Ashley Saunders
Deputy Clerk

Plaintiff Atty: Padgett Law Group
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
attorney@padgettlawgroup.com
PennyMac Loan Services, LLC vs.
Holynabu Interiano
TDP File No. 25-013092-1
April 3, 10, 2026 26-00650K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT CIVIL COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR 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: MRSservice@mccalla.com
Fla. Bar No.: 146803
24-10877FL
April 3, 10, 2026 26-00616K

SECOND INSERTION

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

2024CC-006907-0000-00
SADDLE CREEK PRESERVE
COMMUNITY ASSOCIATION INC,
A FLORIDA NOT-FOR-PROFIT CORPORATION
Plaintiff(s) vs.
MOISES ANGEL CADIZ, EMILY MARIE CADIZ, TENANT 1, TENANT 2, UNKNOWN PARTIES
Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on JANUARY 6TH, 2026, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

"Lot 385 of Saddle Creek Preserve Phase 1, according to the Plat thereof, as recorded in Plat Book 189, Page 20, of the Public Records of Polk County, Florida." This property is located at the street address of: 4341 Trotters Way, Lakeland, FL 33801 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 21ST day of APRIL, 2026.

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 and the seal of the Court on this 17th day of March, 2026.

STACY M. BUTTERFIELD, CPA
Clerk of the Circuit Court
Drawer CC-12, P.O. Box 9000
Bartow, Florida 33831-9000
(SEAL) By Ashley Saunders
Deputy Clerk

Polk County Clerk of Courts
Civil Law Department
Drawer CC-12, P. O. Box 9000
Bartow, FL 33831-9000
April 3, 10, 2026 26-00619K

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. 2025CA000648000000
Freedom Mortgage Corporation,
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 Maximilian Smith, Deceased, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025CA000648000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Maximilian Smith, Deceased; Unknown Spouse of Wanda Joshua a/k/a Wanda M. Joshua; Jennifer Smith, as Personal Representative of the Estate of Maximilian Smith, Deceased; Jennifer Smith; Maximilian Alexander Smith; Roman Lucas Smith are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 24th day of April, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 15, BLOCK 1, HIGHLAND PARK MANOR, PLAT NUMBER 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGE(S) 3, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
TAX ID:

28-30-18-947200-001150
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

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

Dated this 30th day of March, 2026.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
4919 Memorial Hwy, Suite 135
Tampa, FL 33634
Phone: (954) 618-6955
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By: /s/ Justin J. Kelley, Esq.
Justin J. Kelley, Esq.
Florida Bar No. 32106
File # 25-F00450
April 3, 10, 2026 26-00637K

SECOND INSERTION

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

CASE NO. 2024CA004567
Division 15

NAVY FEDERAL CREDIT UNION
Plaintiff, vs.

UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS AND TRUSTEES OF ROBERT EDWARD BURNSIDE, SR. A/K/A ROBERT BURNSIDE, DECEASED, CHRISTINE KATHERINE JOHNSON A/K/A CHRISTINE JOHNSON, AS KNOWN HEIR OF ROBERT EDWARD BURNSIDE, SR. A/K/A ROBERT BURNSIDE, DECEASED, ROBERT EDWARD BURNSIDE, JR., AS KNOWN HEIR OF ROBERT EDWARD BURNSIDE, SR. A/K/A ROBERT BURNSIDE, DECEASED, CITY OF MULBERRY, FLORIDA, UNKNOWN SPOUSE OF CHRISTINE KATHERINE JOHNSON A/K/A CHRISTINE JOHNSON, UNKNOWN SPOUSE OF ROBERT EDWARD BURNSIDE, JR., AND UNKNOWN TENANTS/OWNERS,
Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on February 5, 2026, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOTS 18 AND 19, BLOCK 2, M.C. CAIN'S ADDITION TO THE TOWN OF MULBERRY, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RE-

CORDED IN DEED BOOK 59, PAGE 112, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 405 NW 5TH AVE, MULBERRY, FL 33860; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on May 22, 2026 to the highest bidder for cash after giving notice as required by Section 45.031 FS.

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

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

Dated this March 31, 2026.
By: /s/ David R. Byars
David R. Byars
Attorney for Plaintiff
Invoice to:
David R. Byars
(813) 229-0900 x
Kass Shuler, P.A.
1604 N. Marion St.
Tampa, FL 33602
ForeclosureService@kasslaw.com
110650/242625/CMP
April 3, 10, 2026 26-00652K

HOW TO PUBLISH YOUR LEGAL NOTICE
IN THE
BUSINESS OBSERVER

CALL 941-906-9386
and select the appropriate Court name from the menu option
OR
e-mail legal@businessobserverfl.com

Business Observer

--- SALES / ACTIONS ---

SECOND INSERTION

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

CASE NO. 2025CA005007A000BA
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
ATHARA BERGMAN, et al.,
Defendant.
To: ATHARA BERGMAN
540 FRANCIS BLVD,
LAKELAND, FL 33801
TRISTAN BERGMAN
540 FRANCIS BLVD,
LAKELAND, FL 33801
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 12, BLOCK 7, BILTMORE
PARK, ACCORDING TO THE
PLAT THEREOF RECORDED
IN PLAT BOOK 8, PAGE 41,
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 May 1, 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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 24 day of March, 2026.

STACY BUTTERFIELD, CPA
CLERK OF COURT
OF POLK COUNTY
As Clerk of the Court
(SEAL) BY: Ashley Saunders
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
25-13061FL
April 3, 10, 2026 26-00622K

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.

532025CA005125A000BA
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
ALEXANDRA LORENA OCON
AND JAZMINE PANTALEON, et. al.
Defendant(s).
TO: ALEXANDRA LORENA OCON,
JAZMINE PANTALEON, UNKNOWN
SPOUSE OF ALEXANDRA LORENA
OCON, UNKNOWN SPOUSE OF
JAZMINE PANTALEON, .
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 fore-
closed herein.

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

LOT 42, VILLAMAR PHASE 5,
ACCORDING TO THE PLAT AS
RECORDED IN PLAT BOOK
194, PAGES 46 THROUGH 51,
OF THE PUBLIC RECORDS
OF POLK COUNTY, FLORIDA.

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, to it on counsel for
Plaintiff, whose address is 6409 Con-

gress Avenue, Suite 100, Boca Raton,
Florida 33487 on or before May 1, 2026
(/30 days from Date of First Publica-
tion of this Notice) and file the original
with the clerk of this court either before
service on Plaintiff's attorney or im-
mediately 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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
25 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
25-348946
April 3, 10, 2026 26-00623K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT OF
FLORIDA, IN AND FOR
POLK COUNTY
CIVIL DIVISION
Case No. 53-2025-CA-004880
Division 07

ORIENTAL BANK
Plaintiff, vs.
THEOMANA MCALLISTER, et al.
Defendants.
TO: THEOMANA MCALLISTER
CURRENT RESIDENCE UNKNOWN
LAST KNOWN ADDRESS
1879 N LAKE ELOISE DR
WINTER HAVEN, FL 33884
UNKNOWN SPOUSE OF
THEOMANA MCALLISTER
CURRENT RESIDENCE UNKNOWN
LAST KNOWN ADDRESS
1879 N LAKE ELOISE DR
WINTER HAVEN, FL 33884

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

LOT 327, ELOISE WOODS,
LAKE ROY UNIT, A SUBDIVI-
SION ACCORDING TO THE
PLAT THEREOF RECORDED
AT PLAT BOOK 14, PAGES 19,
19A AND 19B, IN THE PUBLIC
RECORDS OF POLK COUNTY,
FLORIDA.

commonly known as 1879 N LAKE
ELOISE DR, WINTER HAVEN, FL
33884 has been filed against you and
you are required to serve a copy of your
written defenses, if any, to it on George
Zamora of Kass Shuler, P.A., plaintiff's

attorney, whose address is P.O. Box 800,
Tampa, Florida 33601, (813) 229-0900,
on or before April 27, 2026, (or 30
days from the first date of publication,
whichever is later) and file the original
with the Clerk of this Court either be-
fore 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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 20, 2026.

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

George Zamora
Kass Shuler, P.A.,
plaintiff's attorney,
P.O. Box 800,
Tampa, Florida 33601,
(813) 229-0900
339408/2426826/MTS
April 3, 10, 2026 26-00638K

SECOND INSERTION

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

CASE NO.: 2025-CC-005525
LIEN & MEAN, LLC, a Florida
limited liability company
Plaintiff, v.
ADAM MARCIN TARNOWSKI,
PATRYCJA TARNOWSKA, AND
UNKNOWN TENANT(S) IN
POSSESSION, IF ANY,
Defendants.

NOTICE IS HEREBY GIVEN pur-
suant to a Final Judgment of Fore-
closure dated March 12, 2026 and
entered in Case No. 2025CC005525A-
000BA of the Circuit Court of the
Tenth Judicial Circuit in and for
Polk County, Florida, whereby LIEN
& MEAN, LLC, a Florida limited li-
ability company, is the Plaintiff and
ADAM MARCIN TARNOWSKI,
PATRYCJA TARNOWSKA, AND
UNKNOWN TENANT(S) IN POS-
SESSION 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
June 15, 2026 the following described
property as set forth in the Final
Judgment of Foreclosure, to wit:

Parcel ID:
27-30-27-000000-022080
TRACT NO. 372: THE EAST
330 FEET OF THE WEST
3630 FEET OF THE NORTH
165 FEET OF THE SOUTH
990 FEET OF THE EAST ¾ OF
THE SOUTH ½ OF SECTION
27, TOWNSHIP 30 SOUTH,
RANGE 27 EAST, POLK
COUNTY, FLORIDA. THE

SOUTH 30 FEET THEREOF
SUBJECT TO AN EASEMENT
FOR ROAD RIGHT-OF-WAY.
TOGETHER WITH all the im-
provements 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 IN-
TEREST IN THE SURPLUS FROM
THE SALE, IF ANY, OTHER THAN
THE PROPERTY OWNER AS OF
THE DATE OF THE LIS PENDENS
MUST FILE A CLAIM 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 or-
der 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 Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or im-
mediately upon receiving this notification
if the time before the scheduled ap-
pearance is less than 7 days; if you
are hearing or voice impaired, call 711.

Dated on March 23, 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
rene@beamnbuyland.com
April 3, 10, 2026 26-00648K

SECOND INSERTION

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

CASE NO. 2025CA005007A000BA
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
ATHARA BERGMAN, et al.,
Defendant.

To: ATHARA BERGMAN
540 FRANCIS BLVD,
LAKELAND, FL 33801
TRISTAN BERGMAN
540 FRANCIS BLVD,
LAKELAND, FL 33801
LAST KNOWN ADDRESS STATED,
CURRENT RESIDENCE UNKNOWN
YOU ARE HEREBY NOTIFIED that
an action to foreclose Mortgage cover-
ing the following real and personal
property described as follows, to-wit:
LOT 12, BLOCK 7, BILTMORE
PARK, ACCORDING TO THE
PLAT THEREOF RECORDED
IN PLAT BOOK 8, PAGE 41,
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 May 1st, 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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 24 day of March, 2026.

STACY BUTTERFIELD, CPA
CLERK OF COURT
OF POLK COUNTY
As Clerk of the Court
BY: /s/ Ashley Saunders
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
25-13061FL
April 3, 10, 2026 26-00639K

SECOND INSERTION

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

CASE NO. 2025CA003416A000BA
NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING,
Plaintiff, vs.
JAMES MILNES, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pur-
suant to an Amended Summary
Final Judgment of Foreclosure en-
tered March 5, 2026 in Civil Case No.
2025CA003416A000BA of the Circuit
Court of the TENTH JUDICIAL CIR-
CUIT in and for Polk County, Bartow,
Florida, wherein NEWREZ LLC D/B/A
SHELLPOINT MORTGAGE SER-
VICING is Plaintiff and James Milnes,
et al., are Defendants, the Clerk of
Court, STACY BUTTERFIELD, CPA,
will sell to the highest and best bidder
for cash electronically at www.polk.
realforeclose.com in accordance with
Chapter 45, Florida Statutes on the
21 day of April, 2026 at 10:00 AM on
the following described property as set
forth in said Summary Final Judgment,
to-wit:

The West 45 feet of Lot 16 and
the East 90 feet of Lot 17, ALTA

VISTA, a subdivision accord-
ing to the plat thereof recorded
in Plat Book 2, Page 65, of the
Public Records of Polk County,
Florida.

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

If you are a person with a disability
who needs any accommodation in or-
der 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 Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or im-
mediately upon receiving this notifi-
cation if the time before the sched-
uled 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: MRSservice@mccalla.com
Fla. Bar No.: 146803
25-11303FL
April 3, 10, 2026 26-00617K

SECOND INSERTION

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

532025CA001849A000BA
LAKESIDE LANDINGS
HOMEOWNERS ASSOCIATION,
INC, a Florida non-profit
Corporation,
Plaintiff, vs.
JUAN CARLOS
ALVARADO PABON, et al,
Defendant(s).

NOTICE IS HEREBY GIVEN pur-
suant to Final Judgment of Foreclosure
dated March 26, 2026 in Case No.
532025CA001849A000BA the Circuit
Court in and for Polk County, Florida
wherein LAKESIDE LANDINGS
HOMEOWNERS ASSOCIATION,
INC, a Florida non-profit Corporation,
is Plaintiff, and JUAN CARLOS AL-
VARADO PABON, et al, is the Defen-
dant, I will sell to the highest and best
bidder for cash at: 10:00 A.M. (Eastern
Time) on APRIL 30, 2026. () www.
polk.realforeclose.com the Clerk's web-
site for online auctions after first given
notice as required by Section 45.031,
Florida Statutes, the following de-
scribed real property as set forth in the
Final Judgment, to wit:

LOT 40, LAKESIDE LAND-
INGS PHASE 3, ACCORDING
TO THE PLAT AS RECORDED
IN PLAT BOOK 168, PAGES 5
THROUGH 7, OF THE PUBLIC
RECORDS OF POLK COUNTY,

FLORIDA.
A/K/A:
3281 ROYAL TERN DRIVE,
WINTER HAVEN, FL 33881.

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

If you are a person with a disability
who needs any accommodation in or-
der 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 Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or im-
mediately upon receiving this notifi-
cation if the time before the sched-
uled appearance is less than 7 days;
if you are hearing or voice impaired,
call 711.

Dated: March 30, 2026

FLORIDA COMMUNITY
LAW GROUP, P.L.
Attorneys for Plaintiff
P.O. Box 292965
Davie, FL 33329-2965
Tel: (954) 372-5298
Fax: (866) 424-5348
Email: jared@fclg.com
By: /s/ Jared Block
Jared Block, Esq.
Florida Bar No. 90297
April 3, 10, 2026 26-00647K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.:

532025CA005196A000BA
U.S. BANK TRUST COMPANY,
NATIONAL ASSOCIATION, NOT
IN ITS INDIVIDUAL CAPACITY,
BUT SOLELY AS TRUSTEE ON
BEHALF OF PRPM 2024-NQM4
TRUST,
Plaintiff, v.
WULF PAK PROPERTIES LLC;
et al,
Defendant(s).

To the following Defendant(s):
BAG INVESTMENTS LLC
(Last Known Address: OVADIA, RE-
BECCA 8368 NW 70 ST., MIAMI, FL
33166)

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

LOT 39, SKYVIEW HEIGHTS
UNIT NO. 2, ACCORDING TO
THE MAP OR PLAT THERE-
OF, AS RECORDED IN PLAT
BOOK 63, PAGES 24, OF THE
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA.

PROPERTY ADDRESS: 1417
DOLPHIN DR, LAKELAND,
FL 33801

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, to it, on Ghidotti

Berger LLP, Attorney for Plaintiff,
whose address is 10800 Biscayne Blvd.,
Suite 201, Miami, FL 33161 5-4-26, a
date which is within thirty (30) days af-
ter the first publication of this Notice in
the Business Observer and file the origi-
nal with the Clerk of this Court either
before service on Plaintiff's attorney or
immediately thereafter; otherwise a de-
fault will be entered against you for the
relief demanded in the complaint.

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

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

WITNESS my hand and the seal of
this Court this 26 day of March 2026.

STACY M. BUTTERFIELD
As Clerk of the Court
(SEAL) By Ashley Saunders
As Deputy Clerk

Ghidotti | Berger LLP,
Attorney for Plaintiff,
10800 Biscayne Blvd., Suite 201,
Miami, FL 33161
April 3, 10, 2026 26-00649K

Q&A

Who benefits from legal notices?

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

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

VIEW NOTICES ONLINE AT
Legals.BusinessObserverFL.com

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

PUBLISH YOUR LEGAL NOTICE

Call 941-906-9386

and select the appropriate County
name from the menu option

or email legal@businessobserverfl.com

FLORIDA'S NEWSPAPER FOR THE C-SUITE

Business
Observer

Choices and Solutions

What Should Be Done

Left unchanged, Social Security and Medicare are bankrupting America. Here are practical ways to provide a social safety net for those who need it. Unfortunately, politicians don't show the courage to cross that bridge.

BY MILTON & ROSE FRIEDMAN

Most of the present welfare programs should never have been enacted. If they had not been, many of the people now dependent on them would have become self-reliant individuals instead of wards of the state.

In the short run, that might have appeared cruel for some, leaving them no option to low-paying, unattractive work. But in the long run, it would have been far more humane. However, given that the welfare programs exist, they cannot simply be abolished overnight. We need some way to ease the transition from where we are to where we would like to be, of providing assistance to people now dependent on welfare while at the same time encouraging an orderly transfer of people from welfare rolls to payrolls.

Such a transitional program has been proposed that could enhance individual responsibility, end the present division of the nation into two classes, reduce both government spending and the present massive bureaucracy, and at the same time assure a safety net for every person in the country, so that no one need suffer dire distress.

Unfortunately, the enactment of such a program seems a utopian dream at present. Too many vested interests — ideological, political and financial — stand in the way.

Nonetheless, it seems worth outlining the major elements of such a program, not with any expectation that it will be adopted in the near future, but in order to provide a vision of the direction in which we should be moving, a vision that can guide incremental changes.

The program has two essential components: first, reform the present welfare system by replacing the ragbag of specific programs with a single comprehensive program of income supplements in cash — a negative income tax linked to the positive income tax; second, unwind Social Security while meeting present commitments and gradually requiring people to make their own arrangements for their own retirement.

Such a comprehensive reform would do more efficiently and humanely what our present welfare system does so inefficiently and inhumanely. It would provide an assured minimum to all persons in need regardless of the reasons for their need while doing as little harm as possible to their character, their independence or their incentive to better their own condition.

THE NEGATIVE INCOME TAX

The basic idea of a negative income tax is simple, once we penetrate the smoke screen that conceals the essential features of the positive income tax. Under the current positive income tax you are permitted to receive a certain amount of income without paying any tax. The exact amount depends on the size of your family, your age and on whether you itemize your deductions. This amount is composed of a number of elements — personal exemptions, low-income allowance, standard deduction (which has recently been relabeled the zero-bracket amount), the sum corresponding to the general tax credit, and for all we know still other items that have been added by the Rube Goldberg geniuses who have been having a field day with the personal income tax.



STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security

\$\$\$

Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”

To simplify the discussion, let us use the simpler British term of “personal allowances” to refer to this basic amount.

If your income exceeds your allowances, you pay a tax on the excess at rates that are graduated according to the size of the excess. Suppose your income is less than the allowances? Under the current system, those unused allowances in general are of no value. You simply pay no tax.

If your income happened to equal your allowances in each of two succeeding years, you would pay no tax in either year. Suppose you had that same income for the two years together, but more than half was received the first year. You would have a positive taxable income, that is, income in excess of allowances for that year, and would pay tax on it. In the second year, you would have a negative taxable income, that is, your allowances would exceed your income but you would, in general, get no benefit from your unused allowances. You would end up paying more tax for the two years together than if the income had been split evenly.

With a negative income tax, you would receive from the government some fraction of the unused allowances. If the fraction you received was the same as the tax rate on the positive income, the total tax you paid in the two years would be the same regardless of how your income was divided between them.

When your income was above allowances, you would pay tax, the amount depending on the tax rates charged on various amounts of income. When your income was below allowances, you would receive a subsidy, the amount depending on the subsidy rates attributed to various amounts of unused allowances.

The negative income tax would allow for fluctuating income, as in our example, but that is not its main purpose. Its main purpose is rather to provide a straightforward means of assuring every family a minimum amount, while at the same time avoiding a massive bureaucracy, preserving a considerable measure of individual responsibility and retaining an incentive for individuals to work and earn enough to pay taxes instead of receiving a subsidy.

Consider a particular numerical example. In 1978, allowances amounted to \$7,200 for a family of four, none above age 65. Suppose a negative income tax had been in existence with a subsidy rate of 50% of unused allowances. In that case, a family of four that had no income would have qualified for a subsidy of \$3,600. If members of the family had found jobs and earned an income, the amount of the subsidy would have gone down, but the family's total income — subsidy plus earnings — would have gone up. If earnings had been \$1,000, the subsidy would have gone down to \$3,100, and total income up to \$4,100. In ef-

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

When the family's earnings reached \$7,200, the subsidy would have fallen to zero. That would have been the break-even point at which the family would have neither received a subsidy nor paid a tax. If earnings had gone still higher, the family would have started paying a tax.

We need not here go into administrative details — whether subsidies would be paid weekly, biweekly or monthly, how compliance would be checked and so on. It suffices to say that these questions have all been thoroughly explored; that detailed plans have been developed and submitted to Congress.

The negative income tax would be a satisfactory reform of our present welfare system only if it replaces the host of other specific programs that we now have. It would do more harm than good if it simply became another rag in the ragbag of welfare programs.

NEGATIVE TAX HELPS POOR

If it did replace them, the negative income tax would have enormous advantages. It is directed specifically at the problem of poverty. It gives help in the form most useful to the recipient, namely, cash.

It is general — it does not give help because the recipient is old or disabled or sick or lives in a particular area, or any of the other many specific features entitling people to benefits under current programs. It gives help because the recipient has a low income. It makes explicit the cost borne by taxpayers. Like any other measure to alleviate poverty, it reduces the incentive of people who are helped to help themselves.

However, if the subsidy rate is kept at a reasonable level, it does not eliminate that incentive entirely. An extra dollar earned always means more money available for spending.

Equally important, the negative income tax would dispense with the vast bureaucracy that now administers the host of welfare programs. A negative income tax would fit directly into our current income tax system and could be administered along with it. It would reduce evasion under the current income tax since everyone would be required to file income tax forms. Some additional personnel might be required, but nothing like the number who are now employed to administer welfare programs.

By dispensing with the vast bureaucracy and integrating the subsidy system with the tax system, the negative income tax would eliminate the present demoralizing situation under which some people — the bureaucrats administering the programs — run other people's lives.

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable break-even levels and tax rates, it would be far less expensive than our present system.

There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. We believe that one of the greatest costs of our present welfare system is that it not only undermines and destroys the family, but also poisons the springs of private charitable activity.

HOW TO FIX SOCIAL SECURITY

Where does Social Security fit into this beautiful, if politically unfeasible, dream?

The best solution in our view would be to combine the enactment of a negative income tax with winding down Social Security while living up to present obligations. The way to do that would be:

1. Repeal immediately the payroll tax.
2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.
3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.
4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.
5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.
6. Finance payments under items 2, 3 and 4 out of gen-



eral tax funds plus the issuance of government bonds.

This transition program does not add in any way to the true debt of the U.S. government. On the contrary, it reduces that debt by ending promises to future beneficiaries. It simply brings into the open obligations that are now hidden. It funds what is now unfunded.

These steps would enable most of the present Social Security administrative apparatus to be dismantled at once.

The winding down of Social Security would eliminate its present effect of discouraging employment and so would mean a larger national income currently. It would add to personal saving and so lead to a higher rate of capital formation and a more rapid rate of growth of income. It would stimulate the development and expansion of private pension plans and so add to the security of many workers.

WHAT IS POLITICALLY FEASIBLE?

This is a fine dream, but unfortunately it has no chance whatsoever of being enacted at present. Three presidents — Presidents Nixon, Ford and Carter — have considered or recommended a program including elements of a negative income tax.

In each case, political pressures have led them to offer the program as an addition to many existing programs, rather than as a substitute for them. In each case, the subsidy rate was so high that the program gave little if any incentive to recipients to earn income.

These misshapen programs would have made the whole system worse, not better.

Despite our having been the first to have proposed a negative income tax as a replacement for our present welfare system, one of us testified before Congress against the version that President Nixon offered as the “Family Assistance Plan.”

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the existence of vested interests in present programs: the recipients of benefits, state and local officials who regard themselves as benefiting from the programs and, above all, the welfare bureaucracy that administers them. The less obvious obstacle is the conflict among the objectives that advocates of welfare reform, including existing vested interests, seek to achieve.

As Martin Anderson puts it in an excellent chapter on “The Impossibility of Radical Welfare Reform”:

“All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.

“The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.

“The third is the additional cost to the taxpayers.

“To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time.”

The conflict arises from the content given to “decent,” to “strong” and to “reasonable,” but especially to “decent.” If a “decent” level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how “strong” and “reasonable” are interpreted.

Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”

Consider the simple negative income tax that we introduced as an illustration in the preceding section: a break-even point for a family of four of \$7,200, a subsidy rate of 50%, which means a payment of \$3,600 to a family with no other source of support. A subsidy rate of 50% would give a tolerably strong incentive to work.

The cost would be far less than the cost of the present complex of programs.

However, the support level is politically unacceptable today. As Anderson says, “The typical welfare family of four in the United States now [early 1978] qualifies for about \$6,000 in services and money every year. In higher paying states, like New York, a number of welfare families receive annual benefits ranging from \$7,000 to \$12,000 and more.”

Even the \$6,000 “typical” figure requires a subsidy rate of 83.3% if the break-even point is kept at \$7,200. Such a rate would both seriously undermine the incentive to work and add enormously to cost.

The subsidy rate could be reduced by making the break-even point higher, but that would add greatly to the cost. This is a vicious circle from which there is no escape.

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: “There is no way to achieve all the politically necessary conditions for radical welfare reform at the same time.”

However, what is not politically feasible today may become politically feasible tomorrow. Political scientists and economists have had a miserable record in forecasting what will be politically feasible. Their forecasts have repeatedly been contradicted by experience.

Our great and revered teacher Frank H. Knight was fond of illustrating different forms of leadership with ducks that fly in a V with a leader in front. Every now and then, he would say, the ducks behind the leader would veer off in a different direction while the leader continued flying ahead. When the leader looked around and saw that no one was following, he would rush to get in front of the V again. That is one form of leadership — undoubtedly the most prevalent form in Washington.

While we accept the view that our proposals are not currently feasible politically, we have outlined them as fully as we have, not only as an ideal that can guide incremental reform, but also in the hope that they may, sooner or later, become politically feasible.