

POLK COUNTY LEGAL NOTICES

--- PUBLIC SALES ---

FIRST INSERTION

Landscape and Irrigation Installation Services Notice Of Request For Proposals For Construction Services CITY OF LAKE WALES, POLK COUNTY, FLORIDA

The Peace Crossing Community Development District ("District") is a local unit of special-purpose government established under Chapter 190, Florida Statutes, for the purpose of planning, financing, constructing, operating and maintaining public infrastructure improvements. The District hereby requests proposals from firms to provide labor, materials, equipment, and construction services necessary for the District's ViaTerra Blvd Landscape and Irrigation Installation Services Project ("Project"). The Project consists of construction and/or installation of Landscape work improvements along ViaTerra Blvd for the Peace Crossing community, including, but not limited to, site preparation, material procurement, installation and maintenance required until final acceptance. Notable features of the project include installation of a groundwater well, irrigation pump station, design and installation of an irrigation system, and installation of proposed landscaping.

The Project is more particularly defined in the project manual ("Project Manual"), which includes the plans and specifications for the Project prepared by Stantec Consulting Services, Inc. ("Design Architect") and distributed by Stantec Consulting Services, Inc. ("District Engineer"). The construction services will be performed under a fixed-price contract and in accordance with all applicable local, State, and Federal laws, regulations, and executive orders, including, but not limited to Polk County, City of Lake Wales, and Florida Department of Environmental Protection (FDEP).

The Project Manual, consisting of instructions to Proposers, technical information, contract forms, Proposal forms, construction plans, and other materials, will be available upon request from rebecca.tucker@stantec.com beginning September 18, 2026 at 9:00 a.m. (EST). The District reserves the right in its sole discretion to make changes to the Project Manual up until the time the Proposals are opened, and to provide notice of such changes only to those proposers who have indicated their intent to submit a Proposal by attending the pre-proposal conference (described herein) and registering at that meeting.

To be eligible to submit a proposal, and in addition to any other requirements set forth in the Project Manual, an interested firm must hold all required local, state and federal licenses in good standing and be authorized to do business in Polk County and the State of Florida.. TIME IS OF THE ESSENCE WITH RESPECT TO THE PROJECT.

There will be a mandatory pre-proposal conference held remotely via Microsoft Teams on September 24, 2026 at 11:15 a.m. (EST). Failure to attend may preclude a Proposer from responding to this Request for Proposal. Access to the remote conference is as follows: https://teams.microsoft.com/meet/2628918654150622p=eoB6z2Sx1xE6rMssOV, Meeting ID: 262 891 865 415 062, Password: g8Fxf6JT7, Dial in by phone, +1 587-414-2460, 635198715# Canada, Edmonton), (833) 266-3861, 635198715# Canada (Toll-free), Find

a local number, Phone conference ID: 635 198 715#. More information regarding the remote conference may be requested from the District Engineer. Any interested party who requires special accommodations and is unable to attend the mandatory pre-proposal conference remotely is asked to contact the District Engineer, Travis Fledderman, in advance at least 48 hours before the meeting at rebecca.tucker@stantec.com for assistance. All interested parties are encouraged to submit questions and comments related to the pre-proposal conference to the District Engineer, Travis Fledderman, in advance at rebecca.tucker@stantec.com, to facilitate consideration of such questions and comments during the meeting.

Firms desiring to provide services for this Project must submit one (1) original and one (1) electronic copy (PDF format, Schedule of values in an Microsoft Excel and PDF format, all documents included on a USB flash drive) of the required proposal no later than October 22, 2026 at 10:00 a.m. (EST), at 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, c/o Ernesto Torres, District Manager (or at an alternative location to be determined and announced). Proposals received after that time will not be considered. Additionally, each Proposer shall supply a bid bond, or cashier's check, made payable to the District and in the sum equal to five percent (5%) of the total amount of the bid with its proposal. Proposals shall be in the form provided in the Project Manual and submitted in a sealed envelope, marked with a notation "RESPONSE TO PROPOSAL FOR PEACE CROSSING COMMUNITY DEVELOPMENT DISTRICT - LANDSCAPE AND IRRIGATION INSTALLATION SERVICES ." The District reserves the right to return unopened to the proposer any proposals received after the time and date stipulated above. Each proposal shall remain binding for a minimum of ninety (90) days after the proposal opening.

Proposals will be evaluated in accordance with the criteria included in the Project Manual. The District reserves the right to reject any and all proposals, make modifications to the work, award the contract in whole or in part with or without cause, waive minor or technical irregularities in any proposal, as it deems appropriate, and if the District determines in its discretion that is in the District's best interest to do so. Any protest of the Project Manual, including, but not limited to the terms and specifications, must be filed with the District within 72 calendar hours (excluding Saturdays, Sundays and state holidays) after the Project Manual becomes available to Proposers, together with a protest bond in a form acceptable to the District and in the amount of \$50,000.00. In the event the protest is successful, the protest bond shall be refunded to the protestor. In the event the protest is unsuccessful, the protest bond shall be applied towards the District's costs, expenses and attorney's fees associated with hearing and defending the protest. Failure to timely file a protest, or failure to timely post a protest bond, will result in a waiver of proceedings under Chapter 190, Florida Statutes, and other law. Additional requirements for filing a protest can be found in the District's Rules of Procedure, which are available upon request.

The successful proposer will be re-

quired upon award to furnish a payment and performance bond for one hundred percent (100%) of the value of the contract (as described in the Project Manual), with a surety acceptable to the District, and in accordance with Section 255.05, Florida Statutes.

All questions regarding the Project Manual or the Project shall be directed in e-mail only to Travis Fledderman, District Engineer, at rebecca.tucker@stantec.com, with e-mail copies to Ernesto Torres, District Manager, at torrese@whhassociates.com, Michael Eckert, District Counsel, at michael.eckert@kutakrock.com, and Kate John, District Counsel, at kate.john@kutakrock.com.

NOTICE OF SPECIAL MEETING TO OPEN PROPOSALS Pursuant to Section 255.0518, Florida Statutes, the proposals will be publicly opened at a special meeting of the District to be held on October 27, 2026 at 10:00 a.m. (EST) at the City of Davenport Tom Fellows Community Center, 207 North Boulevard West, Davenport, Florida 33837. The purpose of the special meeting will be to announce the names of the proposers and pricing. No decisions of the District's Board of Supervisors ("Board") will be made at that time. A copy of the agenda for the meeting can be obtained from Ernesto Torres ("District Manager"), at 2300 Glades Road, Suite 410W, Boca Raton, FL 33431 561-571-0010, or by emailing torrese@whhassociates.com.

Information about how the meeting will occur, assistance connecting to the meeting, or arranging further accommodations for participation, and an electronic copy of the agenda may be obtained by contacting the District Manager, at 2300 Glades Road, Suite 410W, Boca Raton, FL 33431, 561-571-0010, or by emailing torrese@whhassociates.com.

The meeting is open to the public and will be conducted in accordance with the provisions of Florida law. If held in person, there may be occasions when one or more Board Supervisors or staff members will participate by telephone. At the above location will be present a speaker telephone so that any Board Supervisor or staff member or the public can attend the meeting and be fully informed of the discussions taking place either in person or by telephone communication. The meeting may be continued in progress without additional notice to a time, date, and location stated on the record.

Any person requiring special accommodations to participate in this meeting is asked to advise the District Manager's Office at 561-571-0010, at least 48 hours before the meetings. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Any and all questions relative to this Request for Proposals, the Project or the special meeting shall be directed in writing by e-mail only to Travis Fledderman, District Engineer, at rebecca.tucker@stantec.com, with e-mail copies to Ernesto Torres, District Manager, at torrese@whhassociates.com, Michael Eckert, District Counsel, at michael.eckert@kutakrock.com, and Kate John, District Counsel, at kate.john@kutakrock.com. No phone inquiries please.

Travis Fledderman District Engineer September 18, 2026 26-01967K

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 10/02/2026, at 10:30AM, the following property will be sold at public auction pursuant to F.S. 715.109: A 1978 HOLI travel trailer bearing the vehicle identification number S78110333021526 and all personal items located inside the travel trailer. Last Tenant: William Mercado. Sale to be held at: Central Park MH & RV Resort, 1501 W Commerce Avenue, Haines City, Florida 33844, (863) 422-5322. Sept. 18, 25, 2026 26-01985K

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 10/02/2026, at 10:30AM, the following property will be sold at public auction pursuant to F.S. 715.109: A 1966 HOME mobile home bearing vehicle identification number MF388 and all personal items located inside the mobile home. Last Tenants: Daniel Laprise, Shirley Ann Sly, and William Carlin. Sale to be held at: Cypress Harbor, 3400 Cypress Gardens Road, Winter Haven, Florida 33884, (863)-236-9860. Sept. 18, 25, 2026 26-01986K

HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT REQUEST FOR PROPOSALS Landscape & Irrigation Maintenance Services

Polk County, Florida Harmony on Lake Eloise Community Development District (the "District") hereby requests proposals to provide services relating to the exterior landscaping & irrigation maintenance for Harmony on Lake Eloise Community Development District, all as more specifically set forth in the Project Manual. The Project Manual including contract documents, project scope and any technical specifications, will be available beginning September 22, 2026, at 12:00 p.m. (EST) for public inspection in electronic form from the office of the District Manager, Wrathell, Hunt and Associates, LLC by emailing kantarzhia@whhassociates.com. Proposers are required to submit a Proposal Guarantee in the amount of twenty-five thousand dollars (\$25,000) with their proposal, as specified in the Project Manual.

Any and all questions relative to this RFP shall be directed in writing by email only to Andrew Kantarzhia at kantarzhia@whhassociates.com, no later than October 1, 2026 at 12:00 p.m. (EST). Proposers are encouraged to make a site visit prior to submitting questions and prior to submitting a proposal.

The District is a special-purpose taxing District created by Chapter 190 Florida Statutes. The entities submitting proposals must be able to provide for the level of service as outlined in the Project Manual and meet the following qualifications: (i) fully licensed and insured, (ii) 5 years minimum continuous operation (iii) experience with at least three other communities of a similar nature, size and amenity level to the Harmony on Lake Eloise CDD project, with verifiable references on those projects, (iv) Proposer must be in good financial standing with no history of bankruptcy or financial reorganization,

FIRST INSERTION

PEACE CROSSING COMMUNITY DEVELOPMENT DISTRICT NOTICE OF FISCAL YEAR 2027 MEETINGS

The Board of Supervisors ("Board") of the Peace Crossing Community Development District ("District") will hold regular meetings for Fiscal Year 2027 at 11:30 a.m., at the City of Davenport Tom Fellows Community Center, 207 North Blvd West, Davenport, Florida 33837 on the following dates:

October 1, 2026
November 5, 2026
December 3, 2026
January 7, 2027
February 4, 2027
March 4, 2027
April 1, 2027
May 6, 2027
June 3, 2027
July 1, 2027
August 5, 2027
September 2, 2027

The purpose of the meetings is for the Board to consider any business which may properly come before it. The meetings are open to the public and will be conducted in accordance with the provisions of Florida law. The meetings may be continued to a date, time, and place to be specified on the record at the meetings. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone. A copy of the agenda for the meetings may be obtained from the office of the District Manager, Wrathell, hunt and Associates, LLC, 2300 Glades Road Suite 410W, Boca Raton, FL 33431, (561) 571-0010 ("District Manager's Office"), during normal business hours, at least seven (7) days in advance of the meeting.

Any person requiring special accommodations at the meetings 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 meetings. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meetings 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 September 18, 2026 26-01982K

FIRST INSERTION

(v) Proposer will be encouraged to have made a site visit prior to submitting the proposal and will be responsible for 100% of their own area takeoffs, and (vi) Proposer must submit total price for the initial year of the Agreement along with an option for four (4) additional one (1) year renewals with price.

The District has the right to reject any, and all proposals, make modifications to the work, and waive any minor informalities and irregularities in proposals as it deems appropriate, if it determines in its discretion that it is in the best interest of the District to do so.

Any person who wishes to protest the Project Manual, or any component thereof, shall file with the District a written notice of protest within seventy-two (72) calendar hours (excluding Saturdays, Sundays, and state holidays) after the Project Manual is made available, and shall file a formal written protest with the District within seven (7) calendar days (including Saturdays, Sundays, and state holidays) after the date of timely filing the initial notice of protest. Filing will be perfected and deemed to have occurred upon receipt by the District Manager, Wrathell, Hunt and Associates, LLC 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431. Failure to timely file a notice of protest or failure to timely file a formal written protest shall constitute a waiver of any right to object to or protest the contents of the District's Project Manual. The formal written protest shall state with particularity the facts and law upon which the protest is based.

Ranking of proposals will be made by the Board of Supervisors on the basis of qualifications according to the evaluation criteria contained within the Project Manual and will meet on October 14, 2026, at 9:30 a.m. (EST) at Courtyard Winter Haven, 6225 Cypress Garden Blvd., SE, Winter Haven, Florida 33884, to conduct said ranking. The meeting is hereby publicly advertised. Any and all questions relative to this project shall be directed in writing, by email only, to Andrew Kantarzhia

at kantarzhia@whhassociates.com no later October 1, 2026 at 12:00 p.m. (EST).

Firms desiring to provide services for this project must submit one (1) original, three (3) copies and one (1) digital copy, in the form of a flash drive, of the required proposal no later than 12:00 p.m. (EST) on October 8, 2026, at the office of Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Attention: Andrew Kantarzhia, District Manager. Proposals shall be submitted in one sealed opaque package, shall bear the name of the proposer on the outside of the package, and shall identify the name of the project. Proposals will be opened at the time and date stipulated above; those received after the time and date stipulated above will be returned unopened to the proposer. Any proposal not completed as specified or missing the required proposal documents as provided in the Project Manual may be disqualified. No official action of the District's Board will be taken at this meeting; it is held for the limited purpose of opening the bids. The meeting is open to the public and will be conducted in accordance with the provisions of Florida law. Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (561)571-0010 at least five calendar days prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 711 or 1-800-955-8770, for aid in contacting the District Office. A copy of the agenda for this meeting may be obtained from the District Manager, Wrathell, Hunt and Associates, LLC 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431. This meeting may be continued to a date, time, and place to be specified on the record at the meeting. Harmony on Lake Eloise CDD Andrew Kantarzhia, District Manager kantarzhia@whhassociates.com September 18, 2026 26-01983K

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 Silk & Citrus located at 44 Misty Meadow Ln in the City of Mulberry, Polk, FL 33860 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 14th day of September, 2026
Carina Lees
September 18, 2026 26-01955K

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 Azucarado shop located at 671 reindeer dr in the City of Poinciana, Polk, FL 34759 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 9th day of September, 2026
Jashira Danet
September 18, 2026 26-01935K

FIRST INSERTION

Notice Of Public Sale

The following personal property of: Yailen Rodriguez Sanchez will on September 30, 2026 at 8:00 a.m. at 4111 W Cypress St, Hillsborough County, Tampa, FL 33607, will be sold for cash to satisfy storage fees in accordance with Florida Statutes Section 715.109: 1972 OAKR Mobile Home, VIN:0F22349 , TITLE: 5242205 And all other personal property located therein Prepared by Tracy McDuffie, 4111 W Cypress St, Tampa, FL 33607, Sept. 18, 25, 2026 26-01939K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

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

OR E-MAIL: legal@businessobserverfl.com

Business Observer

10/23/26

PUBLIC SALES / ESTATE ---

FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2026-CP-002669-A000-BA Division 14 IN RE: ESTATE OF MARVIN W. BRICE, JR. Deceased. The administration of the estate of Marvin W. Brice, Jr., deceased, whose date of death was June 24, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is September 18, 2026. Personal Representative: Alice Arlene May 4817 Log Cabin Drive Lakeland, Florida 33810 Attorney for Personal Representative: L. Caleb Wilson, Attorney Florida Bar Number: 73626 Craig A. Mundy, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com Sept. 18, 25, 2026 26-01952K	FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-002575 IN RE: ESTATE OF JONATHAN EDGAR MORALES PABON, Deceased. The administration of the estate of JONATHAN EDGAR MORALES PABON, deceased, whose date of death was June 9, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. 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 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 September 18, 2026. Personal Representative: Daniel Lee Beale 5541 Hillside Landings Road Lakeland, Florida 33810 Attorney for Personal Representative: Mark G. Turner, Esquire Florida Bar Number: 794929 Straughn & Turner, P.A. Post Office Box 2295 Winter Haven, Florida 33883-2295 Telephone: (863) 293-1184 Fax: (863) 293-3051 E-Mail: mtturner@straughtnturner.com Secondary E-Mail: ahall@straughtnturner.com Sept. 18, 25, 2026 26-01951K	FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2026-CP-002796-A000-BA IN RE: ESTATE OF ROSIE E. RAGSDALE Deceased. The administration of the estate of Rosie E. Ragsdale, deceased, whose date of death was May 16, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is September 18, 2026. Personal Representative: Melissa Lee Benton 7871 Canterbury Court Lakeland, Florida 33810 Attorney for Personal Representative: SOUTHERN ATLANTIC LAW GROUP, PLLC /s/ Stephen H. Bates Stephen H. Bates Esq. Florida Bar No.: 58197 290 1st Street S. Winter Haven, Florida 33880 Telephone: (863) 656-6672 Facsimile: (863) 301-4500 Email Addresses: Stephen@southernatlanticlaw.com Sandy@southernatlanticlaw.com pleadings@southernatlanticlaw.com Sept. 18, 25, 2026 26-01980K	FIRST INSERTION NOTICE OF MEETINGS BRIDGEWATER COMMUNITY DEVELOPMENT DISTRICT The Board of Supervisors of the Bridge-water Community Development District will hold their meetings for Fiscal Year 2027 at 10:00 a.m. at the Bridge-water Amenities Center, 2525 Village Lakes Boulevard, Lakeland, Florida 33805, on the 4th Wednesday of the following months, unless indicated otherwise: October 28, 2026 December 9, 2026 **2nd Wednesday January 27, 2027 February 24, 2027 April 28, 2027 June 23, 2027 August 25, 2027 @ 6:00 p.m. The meetings and workshops are open to the public and will be conducted in accordance with the provisions of Florida Law for Community Development Districts. A copy of the agenda for a particular meeting or workshop may be obtained from the District Manager at 4530 Eagle Falls Place, Tampa, FL 33619 ("District Office"). A meeting may be continued to a date, time, and place as evidenced by motion of the majority of Board Members participating at that meeting. No official actions or decisions will be made at workshops. There may be occasions when one or more Supervisors will participate by telephone. Any person requiring special accommodations because of a disability or physical impairment should contact the District Office at (813) 344-4844 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office. Each person who decides to appeal any action taken at these meetings 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. Richard McGrath, District Manager Bridgewater Community Development District September 18, 2026 26-01981K	FIRST INSERTION NOTICE TO CREDITORS (formal administration) IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-002871 IN RE: ESTATE OF IAN DOMINIC REYNOLDS Deceased. TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE: The administration of the estate of Ian Dominic Reynolds, deceased, File Number 2026-CP-002871, 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 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, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this Notice is September 18, 2026. Erin L. Kara, Personal Representative David Berman, Esq. Attorney for Personal Representative Fla. Bar No. 109395 1331 N Mills Ave. Orlando, FL 32803 Tel.: 407-663-5533 E-mail: david@estateco.com Sept. 18, 25, 2026 26-01934K
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FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-002460 IN RE: ESTATE OF CLARA MARIE JOHNSON, Deceased. The administration of the estate of CLARA MARIE JOHNSON, deceased, whose date of death was June 1, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property	FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2026-CP-000258 IN RE: ESTATE OF RAY A. LONG Deceased. The estate of RAY A. LONG, deceased, whose date of death was June 17, 2025, is pending in the County Court of Polk County, Florida, Probate Division, case number 26-CP-000258. The address of the court 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 the 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 creditors of the decedent and other persons having claims or demands against the decedent's estate are required to file their claims with the above-named court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. 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 September 18, 2026. Personal Representative: Ann Stansel 693 S Oak Ave, Bartow, FL 33830 Attorney for Personal Representative: Amy L. Phillips, Esquire Florida Bar No.: 91682 Amy L. Phillips, PLLC PO Box 4397 Winter Haven, FL 33885 Telephone: 863-268-8292 E-Mail: amy@amyphillipsllc.com Sept. 18, 25, 2026 26-01962K
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FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION PROBATE FILE NO. 532026CP002441A000BA IN RE: Estate of John P. Stansel, III, Deceased. The administration of the estate of John P Stansel III, deceased, whose date of death was October 25, 2025, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave., Bartow, FL 33830. The file number of the estate is 532026CP002441A000BA. The name and address of the personal representative and the personal rep-	FIRST INSERTION 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 September 18, 2026. Personal Representative: Ann Stansel 693 S Oak Ave, Bartow, FL 33830 Attorney for Personal Representative: Amy L. Phillips, Esquire Florida Bar No.: 91682 Amy L. Phillips, PLLC PO Box 4397 Winter Haven, FL 33885 Telephone: 863-268-8292 E-Mail: amy@amyphillipsllc.com Sept. 18, 25, 2026 26-01964K
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PUBLISH YOUR LEGAL NOTICE

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Business Observer

FLORIDA'S NEWSPAPER FOR THE 21ST CENTURY

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PHOTO BY JEFFREY M. HARRIS FOR THE OBSERVER

SEPTEMBER 18 - SEPTEMBER 24, 2026

26-01953K

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION PROBATE FILE NO. 532026CP002650A000BA IN RE: Estate of NADYA STOYANOVA SNYDER, Deceased. The administration of the estate of NADYA STOYANOVA SNYDER, deceased, whose date of death was May 31, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF
THE FIRST PUBLICATION OF THIS NOTICE. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is September 18, 2026. Attorney and Personal Representative: /S/ AMY L. PHILLIPS Attorney for Petitioner Florida Bar No. 91682 P.O. Box 4397 Winter Haven, FL 33885 (863) 268-8292 amy@amyphillipspllc.com Sept. 18, 25, 2026 26-01965K

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2026CP002844A000BA IN RE: ESTATE OF Oliver Dilligard a/k/a Oliver Dilligard, Jr. Deceased. The administration of the estate of Oliver Dilligard, a/k/a Oliver Dilligard, Jr, deceased, whose date of death was August 3, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida
Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is September 18, 2026. Personal Representatives: Oliver Dilligard, Jr. 4289 Loveless Place Ellenwood, GA 30294 Tracy Dilligard 2559 Dogwood Road Longs, SC 29568 Attorney for Personal Representative: Nancy McClain Alfonso, Esquire Florida Bar Number: 845892 ALFONSO HERSCH Post Office Box 4 Dade City, Florida 33526-0004 Telephone: (352) 567-5636 E-Mail: eserve@alfonsohersch.com Secondary: jerrod@alfonsohersch.com Sept. 18, 25, 2026 26-01978K

FIRST INSERTION
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA Case No. 53-2026-CA-001832-A000-BA Plaintiff CITY OF FORT MEADE, vs. and HOME SOLUTIONS EXPRESS LLC and ANY OTHER PARTIES IN POSSESSION OF THE SUBJECT PROPERTY; Defendants. NOTICE IS HEREBY GIVEN pursuant to the Final Summary Judgment of Foreclosure entered on September 9, 2026, in Case No. 53-2026-CA-001832-A000-BA, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein CITY OF FORT MEADE is the Plaintiff and HOME SOLUTIONS EXPRESS LLC and ANY OTHER PARTIES IN POSSESSION OF THE SUBJECT PROPERTY are the Defendants, that Stacy M. Butterfield, Clerk of the Circuit Court, will sell to the highest and best bidder for cash by electronic sale beginning at 10:00 a.m. Eastern Time on October 13, 2026, at www.polk.real-foreclose.com, the following described property as set forth in said Final Summary Judgment: Lots 10, 11, 12 and 13, Arnold's Subdivision (of Lots 1 and 2, Block 1, Mrs. C.W. Rockner's Addition), Fort Meade, Florida, according to the map or plat thereof recorded in Plat Book 1A, Page 21A, of the Public Records of Polk County, Florida. Parcel ID No.: 25-31-27-4500000-000100 Property Address: 402 E. Broadway Street, Fort Meade, Florida 33841. 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 usted 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 èd. Tanpri kontakte the Office of the Court Administrative, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686 nan 7 jou anvan dat ou gen randevou pou parèt nan tribinal la, oubyen imedyatman apre ou fin resevwa konvokasyon an si lò ou gen pou parèt nan tribinal la mwens ke 7 jou; si ou gen pwoblèm pou w tande oubyen pale, rele 711. Dated this 15th day of September, 2026 TG Law PLLC By: /s/ Kate E. Watson Kate Watson, Esq. Florida State Bar No.: 92598 TG Law PLLC Attorney for City of Fort Meade 515 N Flagler Drive, Ste. 350 West Palm Beach, FL 33401 Office: (561) 370-7360 Email: kwatson@tgjustice.com service@tgjustice.com schilcote@tgjustice.com Sept. 18, 25, 2026 26-01979K

FIRST INSERTION
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2026CA-001051-A000-BA SEC. 08 CYPRESSLITE, LLC, A Florida Limited Liability Company, Plaintiff, v. MAMA BEAR 8841, LLC, Defendant. NOTICE IS HEREBY GIVEN that, pursuant to the Uniform Final Judgment of Foreclosure dated September 3, 2026, and entered in the above styled cause, wherein CYPRESSLITE, LLC, is the Plaintiff and MAMA BEAR 8841, LLC, is the Defendant, Stacy M. Butterfield, as Clerk of the Circuit Court of Polk County, Florida, will sell to the highest and best bidder for cash, in accordance with statutes governing judicial sales, set forth in Chapter 45, Florida Statutes on November 2, 2026, the following described property as set forth in said Final Judgment: The Land referred to herein below is situated in the County of Polk, State of Florida, and is described as follows: Commence at the Northwest corner of the Southwest 1/4 of the Southwest 1/4 of Section 2, Township 27 South, Range 23 East, Polk County, Florida; thence North 89 deg. 42'44" East a distance of 30 feet; thence South 00 deg. 00'58" West a distance of 50.00 feet to the Point of Beginning; thence North 63 deg. 16'06" East a distance of 56.14 feet; thence North 89 deg. 42'44" East a distance of 351.03 feet; thence South 00 deg 00'58" West a distance of 304.50 feet; thence South 89 deg. 33'50" West a distance of 401.71 feet; thence North 00 deg 00'58" East
a distance of 280.53 feet to a Point of Beginning. Subject to a public utility easement of the South 10 feet thereof. Together with 5 Mobile Homes located on the property as of May 10, 2024. Parcel ID # 23-27-02-000000-044010. More commonly known as: 8841 Park Byrd Road, Lakeland, FL 33810. All sales are to be held online, via electronic sale, and upon the date specified above. Bidding begins at 10:00 AM, Eastern Time, on www.polk.realforeclose.com, in accordance with Chapter 45 of the Florida Statutes. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. 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 September 14, 2026. STACY M. BUTTERFIELD, Clerk of the Circuit Court /s/ Christopher Desrochers Christopher Desrochers Christopher A. Desrochers, P.L. 2504 Ave. G NW Winter Haven, FL 33880 (863) 299-8309 Email:cadlawfirm@hotmail.com Fla. Bar #0948977 Counsel for Plaintiff. For the Court. Sept. 18, 25, 2026 26-01958K

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. 2023CA005492000000 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. GEORGINA L. LLOYD, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 03, 2025, and entered in 2023CA005492000000 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 GEORGINA L. LLOYD; UNKNOWN SPOUSE OF GEORGINA L. LLOYD; REFLECTIONS EAST 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 October 09, 2026, the following described property as set forth in said Final Judgment, to wit: LOT 31 AND THE WEST 5 FEET OF LOT 32 OF REFLECTIONS EAST PHASE ONE ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 106, PAGES 46 AND 47 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 884 RE-
FLECTIONS LOOP E, WINTER HAVEN, FL 33884 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 11 day of September, 2026. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: fmail@raslg.com By: \S\ Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 22-045138 - EuE Sept. 18, 25, 2026 26-01971K

FIRST INSERTION
NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL DIVISION Case No. 2025CA001545A000BA Division 15 SUNCOAST CREDIT UNION, A FEDERALLY INSURED STATE CHARTERED CREDIT UNION Plaintiff, vs. UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS AND TRUSTEES OF YARITZA PACHECO RUIZ A/K/A YARITZA PACHECO, DECEASED, GIOVANNI DIAZ, AS KNOWN HEIR OF YARITZA PACHECO RUIZ A/K/A YARITZA PACHECO, DECEASED, UNKNOWN SPOUSE OF GIOVANNI DIAZ, AND UNKNOWN TENANTS/OWNERS, Defendants. Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on August 31, 2026, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as: LOT 133, SUNRISE PARK, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 11, PAGE(S) 48, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. and commonly known as: 2724 WIL-
LISTON DRIVE, LAKELAND, FL 33801; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on October 30, 2026 to the highest bidder for cash after giving notice as required by Section 45.031 F.S. Any persons claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. AMERICANS WITH DISABILITIES ACT If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated: September 15, 2026 By: /s/ David R. Byars David R. Byars Attorney for Plaintiff Invoice to: Kass Shuler, P.A. 1604 N. Marion St. Tampa, FL 33602 ForeclosureService@kasslaw.com Sept. 18, 25, 2026 26-01969K

FIRST INSERTION
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA Case Number: 53-2026CA-000211-A000-BA FIRST MORTGAGE CORPORATION OF WINTER HAVEN, a Florida corporation, Plaintiff, vs. MARK A. COUCH, UNKNOWN SPOUSE OF MARK A. COUCH, RALPH RIERA, ANA G. RIERA, ORCHID SPRINGS VILLAGE NO. 200, INC., a Florida not for profit corporation, CHARLES H. EVANS III, LLC, a Florida limited liability company, d/b/a CH EVANS, and UNKNOWN TENANT(S) IN POSSESSION, Defendants. Notice is hereby given that pursuant to the Summary-Default Final Judgment of Foreclosure entered September 3, 2026, in case number 53-2026CA-000211-A000-BA in the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein FIRST MORTGAGE CORPORATION OF WINTER HAVEN, a Florida corporation, as Plaintiff, and MARK A. COUCH, UNKNOWN SPOUSE OF MARK A. COUCH, RALPH RIERA, ANA G. RIERA, ORCHID SPRINGS VILLAGE NO. 200, INC., a Florida not for profit corporation, CHARLES H. EVANS III, LLC, a Florida limited liability company, d/b/a CH EVANS, and UNKNOWN TENANT(S) IN POSSESSION, are Defendants, Stacy M. Butterfield, the Clerk of the Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, at 10:00 a.m. on
the 2nd day of November, 2026, the following described real property as set forth in said final judgment, to wit: Seville Unit No. 409 of ORCHID SPRINGS VILLAGE NO. 200, a Condominium according to The Declaration of Condominium recorded in O.R. Book 1406, Page 163, re-recorded in O.R. Book 1547, Page 559 and filed in Condominium Plat Book 1, Page 25 through 29, inclusive of the Public Records of Polk County, Florida, and any amendments thereto, together with its undivided share in the common elements. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within sixty (60) days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Submitted by: Krista Mahalak, Esquire Peterson & Myers, P.A. Post Office Drawer 7608 Winter Haven, Florida 33883-7608 Attorney for Plaintiff Sept. 18, 25, 2026 26-01950K

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. 2025CA002090A000BA WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR PRET 2024-RPL1 TRUST, Plaintiff, vs. DAVID G. MARTINEZ AND ELIZABETH B. MARTINEZ A/K/A ELIZABETH S. MARTINEZ, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated May 22, 2026, and entered in 2025CA002090A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR PRET 2024-RPL1 TRUST is the Plaintiff and DAVID G. MARTINEZ; ELIZABETH B. MARTINEZ A/K/A ELIZABETH S. MARTINEZ 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 October 09, 2026, the following described property as set forth in said Final Judgment, to wit: LOT 15, COLONY HEIGHTS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 46,
PAGE 30, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 15 LINDA ST, FROSTPROOF, FL 33843 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031. 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 11 day of September, 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 25-292892 - RaO Sept. 18, 25, 2026 26-01972K

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.: 532025CA003036A000BA U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. RAQUEL MARTINEZ; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN SPOUSE OF RAQUEL MARTINEZ; 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 for POLK County shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 13 day of October, 2026, the following described property as set forth in said Final Judgment, to wit: THE SOUTH 5 FEET OF LOT 1 AND THE NORTH 70 FEET OF LOT 2, BLOCK D, FIRST ADDITION TO CLEVELAND HEIGHTS MANOR, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 45, PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 3008 MAPLEWOOD AVE, LAKELAND, FL 33803 IF YOU ARE A PERSON CLAIM-
ING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 16 day of September 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 25-03140 Sept. 18, 25, 2026 26-01975K

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.

Are there different types of legal notices?

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

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

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

Are internet-only legal notices sufficient?

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?

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

FIRST INSERTION

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

CASE NO.: 532025CA003513A000BA

NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

Plaintiff(s), vs.

DIANE LA FORGIA A/K/A DIANE ELIZABETH LA FORGIA; et al., Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on September 4, 2026 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 20th day of October, 2026 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

LOT 50 IN BLOCK B, OF WESTRIDGE PHASE VII, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 111, AT PAGES 35 AND 36, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property address: 1008 Caster-ton Circle, Davenport, FL 33897

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.

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs any accommo-dation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assis-tance. 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 imme-diatly upon receiving this notification if the time before the scheduled appear-ance is less than 7 days; if you are hear-ing or voice impaired, call 711.

Respectfully submitted,

PADGETT LAW GROUP

STEVEN G. HURLEY, ESQ.

Florida Bar # 99802

6267 Old Water Oak Road, Suite 203

Tallahassee, FL 32312

(850) 422-2520 (telephone)

(850) 422-2567 (facsimile)

attorney@padgettlawgroup.com

Attorney for Plaintiff

TDP file No. 25-009775-1

Sept. 18, 25, 2026

26-01973K

FIRST INSERTION

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

CASE NO.: 26-CC-000610

DIV.: MO

SOLANA HOMEOWNERS ASSOCIATION, INC., Plaintiff, v.

JEREMIAH JOHNSON, UNKNOWN TENANT #1, AND UNKNOWN TENANT #2, Defendants.

Notice is hereby given that pursuant to the Final Judgment of Foreclosure in the above- captioned action, Polk County Clerk of Court, Stacy M. But-terfield, will sell the property situated in Polk County, Florida, described as:

Lot 31, SOLANA, according to the plat thereof, recorded in Plat Book 129, Pages 13 THROUGH 18, of the Public Records of Polk County, Florida.

at public sale, to the highest and best bidder for cash, at www.polk.realforeclose.com at 10:00 a.m., on the 6th day of October, 2026.

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 this 15 day of September, 2026.

FRISCIA & ROSS, P.A.

Brenton J. Ross, Esquire

Florida Bar #12798

Primary: bross@frpalegal.com

Secondary: jlaudio@frpalegal.com

5550 W. Executive Drive, Ste 250

Tampa, Florida 33609

(813) 286-0888 \ (813) 286-0111 (FAX)

Attorneys for Plaintiff

Sept. 18, 25, 2026

26-01970K

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LIV8237_V21

LIV20678_V12

--- 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. 2025CA002912A000BA

Freedom Mortgage Corporation, Plaintiff, vs.

Neftali De La Cruz Suarez, et al., Defendants.

NOTICE IS HEREBY GIVEN pursu-ant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2025CA002912A000BA of the Circuit Court of the TENTH Ju-dicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Neftali De La Cruz Suarez; Unknown Spouse of Neftali De La Cruz Suarez; United States of America on behalf of the Secretary of Housing and Urban De-velopment; Association of Poinciana Villages, Inc.; Poinciana Village Eight Association, Inc. are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 13th day of October, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 9, BLOCK 832, POINCI-ANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGE(S) 29 THROUGH 43,

INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TAX ID: 28-28-10-935240-832090

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 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 this 14th day of September, 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 # 23-F01012

Sept. 18, 25, 2026

26-01957K

FIRST INSERTION

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

CASE NO.: 2026CA001946A000BA

UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VERUS SECURITIZATION TRUST 2024-4

Plaintiff(s), vs.

JUAN DE LA O AGUIRRE; et al., Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on September 4, 2026 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 20th day of October, 2026 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

LOT 670, WINDSOR IS-LAND RESORT PHASE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 192, PAGE(S) 1 THROUGH 2, PUBLIC RE-CORDS OF POLK COUNTY,

FLORIDA.

Property address: 4002 Lana Avenue, Davenport, FL 33897

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.

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs any accommo-dation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assis-tance. 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 imme-diatly upon receiving this notification if the time before the scheduled appear-ance is less than 7 days; if you are hear-ing or voice impaired, call 711.

Respectfully submitted,

PADGETT LAW GROUP

STEVEN G. HURLEY, ESQ.

Florida Bar # 99802

6267 Old Water Oak Road, Suite 203

Tallahassee, FL 32312

(850) 422-2520 (telephone)

(850) 422-2567 (facsimile)

attorney@padgettlawgroup.com

Attorney for Plaintiff

TDP file No. 25-016146-2

Sept. 18, 25, 2026

26-01974K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE COUNTY COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 2021CC005496000000

RIDGE OF DUNDEE HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, Plaintiff, vs.

ROBERT REID; SHASHANA JACKSON, et al, Defendant(s).

NOTICE IS HEREBY GIVEN pursu-ant to Third Amended Final Judg-ment of Foreclosure (In Rem) dated September 8, 2026 in Case No. 2021CC005496000000 in the County Court in and for Polk County, Florida wherein RIDGE OF DUNDEE HOME-OWNERS ASSOCIATION INC, a Flor-ida non-profit Corporation, is Plaintiff, and ROBERT REID; SHASHANA JACKSON, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on OCTOBER 13, 2026. () www.polk.realforeclose.com the Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judg-ment, to wit:

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

THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A: 512 MILES BLVD, DUNDEE, FL 33838.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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: September 14, 2026

FLORIDA COMMUNITY LAW GROUP, P.L.

Attorneys for Plaintiff

1855 Griffin Road, Suite A-423

Dania Beach, FL 33004

Tel: (954) 372-5298

Fax: (866) 424-5348

Email: jared@flclg.com

By: /s/ Jared Block

Jared Block, Esq.

Florida Bar No. 90297

Sept. 18, 25, 2026

26-01960K

LIV20906_V11

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LIV20678_V12

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2026-CA-002645 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, v. MARIAH B. EMERY, et al., Defendants. TO: Nichelle R. Lawrence 238 Aidan's Landing Haines City, FL 33844 Nichelle R. Lawrence 2920 Harrison Ave. Cincinnati, OH 45211 Unknown Spouse of Nichelle R. Lawrence 238 Aidan's Landing Haines City, FL 33844 Unknown Spouse of Nichelle R. Lawrence 2920 Harrison Ave. Cincinnati, OH 45211 Shanjuan Gao 346 Sawbuck Irvine, CA 92618 Shanjuan Gao 11300 Fletcher Hall Ln. Austin, TX 78717 Shanjuan Gao 11711 Memorial Dr., Apt. 533 Houston, TX 77024 Unknown Spouse of Shanjuan Gao 346 Sawbuck Irvine, CA 92618 Unknown Spouse of Shanjuan Gao 11300 Fletcher Hall Ln. Austin, TX 78717 Unknown Spouse of Shanjuan Gao 11711 Memorial Dr., Apt. 533 Houston, TX 77024 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida: Lot 63, BALMORAL ESTATES		
PHASE 1, according to the plat thereof, as recorded in Plat Book 160, Page 1-9, 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. Default Date October 26, 2026 IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 4th day of September, 2026. Stacy M. Butterfield as Clerk of the Circuit Court of Polk County, Florida (SEAL) By: /s/ Martha Pullo DEPUTY CLERK Anthony R. Smith, Esquire, the Plaintiff's attorney, Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789 Sept. 18, 25, 2026 26-01928K		
FIRST INSERTION		

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025CA002566A000BA MSR ASSET VEHICLE LLC, Plaintiff, vs. UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LUIS SOTO MEDINA A/K/A LUIS SOTO-MEDINA A/K/A LUIS SOTO, DECEASED; LUIS SOTO; SOUTHERN DUNES MASTER COMMUNITY ASSOCIATION, INC.; SUNRUN INSTALLATION SERVICES INC., Defendant(s). NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Final Judgment of Foreclosure dated September 3, 2026, and entered in Case No. 2025CA002566A000BA of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein MSR Asset Vehicle LLC, is Plaintiff and Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming an interest by, through, under or against the Estate of Luis Soto Medina a/k/a Luis Soto-Medina a/k/a Luis Soto, deceased; Luis Soto; Southern Dunes Master Community Association, Inc.; Sunrun Installation Services Inc., are Defendants, the Office of the Clerk of Stacy M. Butterfield, CPA, Polk County Clerk of the Court will sell via online auction at www.polk.realforeclose.com at 10:00 A.M. on the 2nd day of November, 2026, the following described property as set forth in said Final Judgment, to wit: LOT 75 OF CARIBBEAN COVE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 97, PAGES 4 AND 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 2057 Hemingway Avenue, Haines City, Florida 33844 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage. 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 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: 9/11/2026 McCabe, Weisberg & Conway, LLC By: Craig Stein Craig Stein, Esq. Fl Bar No. 0120464 McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, Florida, 33407 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File No: 25-400235 Sept. 18, 25, 2026 26-01949K		
FIRST INSERTION		

FIRST INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2025CA004653A000BA COMMERCIAL LOAN FUNDING Plaintiff(s), vs. B&K NATIONWIDE ENTERPRISES INC Defendant(s). NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on August 13, 2026 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 12th day of October, 2026 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit: LOT 8, BLOCK 4 OF ROOSEVELT MANOR, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 32, PAGE 7 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property address: 642 Doctor Ja Wiltshire Avenue West, Lake		
Wales, FL 33853 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Respectfully submitted, PADGETT LAW GROUP STEVEN G. HURLEY, ESQ. Florida Bar # 99802 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlawgroup.com Attorney for Plaintiff TDP File No. 25-009087-2 Sept. 18, 25, 2026 26-01926K		

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. 2026CA000579A000BA FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. STEVEN HALL, et al., Defendant. To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF WILLIAM G HALL, 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: ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF POLK, STATE OF FLORIDA: LOT 16, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 28 SOUTH, RANGE 24 EAST, THENCE RUN NORTH 0 DEGREES 2 MINUTES 0 SECONDS EAST, 393.5 FEET, THENCE NORTH 89 DEGREES 57 MINUTES 0 SECONDS WEST, 415.0 FEET FOR POINT OF BEGINNING, THENCE NORTH 89 DEGREES 57 MINUTES 0 SECONDS WEST, 75.00 FEET, THENCE NORTH 0 DEGREES 2 MINUTES 0 SECONDS EAST, 100.0 FEET THENCE SOUTH 89 DEGREES 57 MINUTES 0 SECONDS EAST 75.0 FEET, THENCE SOUTH 0 DEGREES 2 MINUTES 0 SECONDS WEST 100.0 FEET TO THE POINT OF BEGINNING, SOUTH 5.0 FEET THEREOF SUBJECT TO UTILITY EASEMENT. has been filed against you and you are required to serve a copy of you 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 July 15, 2026, a date which is within thirty (30) days after the first publication of this Notice in 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 8th day of June, 2026. STACY BUTTERFIELD, CPA CLERK OF COURT OF POLK COUNTY (SEAL) By S. Irlanda 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 25-19565FL Sept. 18, 25, 2026 26-01976K		
FIRST INSERTION		

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 2026 CA 000933 Section: 04 MUTUAL OF OMAHA MORTGAGE SERVICING, INC., Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, GARY E. BAUSMAN AKA GARY EDWARD BAUSMAN, DECEASED, et al, Defendant(s). To: THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, GARY E. BAUSMAN AKA GARY EDWARD BAUSMAN, DECEASED Last Known Address: Unknown Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 247, STONEWOOD CROSSINGS-PHASE 2 ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 150, PAGE 50 AND 51, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 258 MILESTONE DRIVE HAINES CITY FL		
33844 has been filed against you and you are required to file written defenses with the clerk of court and to serve a copy within 30 days after the first publication of the Notice of Action, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition. This notice shall be published once a week for two consecutive weeks in the Business Observer. **See the 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. Default Date: 10/20/2026 WITNESS my hand and the seal of this court on this 1st day of September, 2026. Stacy M. Butterfield Clerk of the Circuit Court By: /s/ Asuncion Nieves Deputy Clerk Albertelli Law P.O. Box 23028 Tampa, FL 33623 tna - 26-000186 Sept. 18, 25, 2026 26-01956K		
FIRST INSERTION		

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2026CA003519A000BA ROCKET MORTGAGE LLC, Plaintiff, vs. REGINALD LAMAR JORDAN SR, et al., Defendants. TO: UNKNOWN SPOUSE OF JOLANDA LEVETTE JORDAN A/K/A JOLANDA JORDAN A/K/A JOLANDA L. JORDAN 191 PERSHING STREET, BARTOW, FL 33830 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 140, OF LIBERTY RIDGE PHASE TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 176, PAGE 27, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is PO BOX 5026, FORT LAUDERDALE, FL 33310 on or before 10-20-2026, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of this Court this 4th day of September, 2026. STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By A. Nieves As Deputy Clerk De Cubas & Lewis, P.A., Attorney for Plaintiff, PO BOX 5026, FORT LAUDERDALE, FL 33310 25-04272 Sept. 18, 25, 2026 26-01961K		

FIRST INSERTION		
AMENDED NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2026-CA-003571 CHARTERED CAPITAL HOLDINGS, LLC, Plaintiff, v. ON TIME ALL THE TIME VASQUEZ AC, LLC; JORGE E. VASQUEZ; INDIVIDUALLY; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants. TO: ON TIME ALL THE TIME VASQUEZ AC, LLC; JORGE E. VASQUEZ; INDIVIDUALLY; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida: Lot 4, Alturas Babson Park, a subdivision according to the plat thereof recorded in Plat Book		
207, Page 46, of the Public Records of Polk County, Florida. Parcel ID Number: 26-30-22-695320-000040 Property Address: 8460 Alturas Babson Park Cutoff Road, Bartow, Florida 33830 has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801, on or before October 19, 2026, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATE: September 11, 2026 STACY M. BUTTERFIELD Clerk of the Circuit Court By: Deputy Clerk Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801 Sept. 18, 25, 2026 26-01977K		
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. 2025CA003886A000BA LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. AMBER LYNN UPCHURCH; UNKNOWN SPOUSE OF AMBER LYNN UPCHURCH; IAN OWEN UPCHURCH, JR.; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; WILDWOOD HOMEOWNERS ASSOCIATION, INC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed August 20, 2026 and entered in Case No. 2025CA003886A000BA, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and AMBER LYNN UPCHURCH; UNKNOWN SPOUSE OF AMBER LYNN UPCHURCH; IAN OWEN UPCHURCH, JR.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; WILDWOOD HOMEOWNERS ASSOCIATION, INC.; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at		
10:00 A.M., on 6th day of October, 2026, the following described property as set forth in said Final Judgment, to wit: LOT 88, WILDWOOD I, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 79, PAGE(S) 13 AND 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed. This notice is provided pursuant to Administrative Order No.1-21.5. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 9th day of September 2026. Marc Granger, Esq. Bar. No.: 146870 Kahane & Associates, P.A. 1619 NW 136th Avenue, Suite D-220 Sunrise, Florida 33323 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 25-01261 MTB V6.20190626 Sept. 18, 25, 2026 26-01924K		
FIRST INSERTION		

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.: 2026CA001701A000BA ROCKET MORTGAGE LLC, Plaintiff, vs. JEAN MAX PROPHETE; NOEMIE PROPHETE JEAN BAPTISTE A/K/A NOEMIE PROPHETE 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 for POLK County shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 06 day of October, 2026, the following described property as set forth in said Final Judgment, to wit: LOT 13, AND THE NORTH 20 FEET OF LOT 12, BLOCK 4, OF WESWEGO, A SUBDIVISION ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 8, PAGE 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 1048 ROSELLE AVENUE, LAKLAND, FL 33805 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 10 day of September 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 25-05707 Sept. 18, 25, 2026 26-01925K		

ACTIONS

FIRST INSERTION		
NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2026CA003560A000BA ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF FLOYD NORMAN SLOCUM, DECEASED. et. al. Defendant(s), TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF FLOYD NORMAN SLOCUM, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 98, CARILLON LAKES PHASE 2, ACCORDING TO THE MAP OR PLAT THERE-		
OF, AS RECORDED IN PLAT BOOK 116, PAGE 4 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 11/2/26/ (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of this Court at Polk County, Florida, this 8th day of Sept., 2026. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: S. Irlanda DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 26-421222 Sept. 18, 25, 2026 26-01930K		

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10th JUDICAL CIRCUIT, IN AND FOR POLK, FLORIDA. CASE No. 2026CA000944A000BA VILLAGE CAPITAL & INVESTMENT LLC, Plaintiff vs. KASEY SLOAN DYKSTRA, et al., Defendants TO: BAILEY DYKSTRA AKA BAILEY JORDAN DYKSTRA 1465 DEEPWATER CIRCLE, EAGLE LAKE, FL 33839 13006 STOCKTON TRL APT 307, BRADENTON, FL 34211 390 TIMBER DRIVE, COLOMA, MI 49038 5235 ARIVA DR APT 203, LAKELAND, FL 33812 AND TO: All persons claiming an interest by, through, under, or against the aforesaid Defendant(s). YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Polk County, Florida: LOT 164, OF RNACHES AT LAKE MCLEOD II, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 196, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite		
700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in Business Observer, on or before October 12, 2026; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint. IMPORTANT If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS MY HAND AND SEAL OF SAID COURT on this 3rd day of September, 2026 Stacy M Butterfield As Clerk of said Court (SEAL) By: /s/ Sharon Doner As Deputy Clerk Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309 (26-000080-01) Sept. 18, 25, 2026 26-01931K		

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. 2026CA002229A000BA LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. ROSAYRA FEBUS, et al., Defendant. To: ROSAYRA FEBUS 68 HERRING CT, POINCIANA, FL 34759 ROSAYRA FEBUS 22 5th ST, FL 1, WATERBURY, CT 06708 UNKNOWN SPOUSE OF ROSAYRA FEBUS 22 5th ST, FL 1, WATERBURY, CT 06708 UNKNOWN SPOUSE OF ROSAYRA FEBUS 68 HERRING CT, POINCIANA, FL 34759 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 29, BLOCK 1023, POINCIANA, NEIGHBORHOOD 4, VILLAGE 7, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 53, PAGE (S) 4 THROUGH 18, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are		
required to file a copy of your written defenses, if any, to it on Sara Collins, Esq, McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before October 26, 2026 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and seal of said Court on the 28th day of August, 2026. STACY BUTTERFIELD, CPA CLERK OF COURT OF POLK COUNTY As Clerk of the Court (SEAL) BY: Lynnette Burke 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 26-20814FL Sept. 18, 25, 2026 26-01932K		

FIRST INSERTION		
NOTICE OF ACTION Constructive Service of Process IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA Case No. 532026CA002653A000BA Honorable Judge: SPOTO, KEITH PETER PLANET HOME LENDING, LLC Plaintiff, vs. FRANKLIN R. FLORES HERHUAY; GISSEL Y. VIGO PAREJA; CHARLES COVE HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2; Defendants, TO: FRANKLIN R. FLORES HERHUAY and GISSEL Y. VIGO PAREJA Last Known Address: 125 EAGLEVIEW LOOP, DAVENPORT, FL 33837 YOU ARE NOTIFIED that an action to Foreclose a Mortgage on the following property, commonly known as 125 EAGLEVIEW LOOP, DAVENPORT, FL 33837, and more particularly described as follows: LOT 129, LAKE CHARLES RESORT PHASE 1A, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 175, PAGES 5 THROUGH 10, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. APN No. 272631-709003-001290 has been filed against you and you are		
required to serve of a copy of your written defenses, if any, to it on Matthew T. Wasinger, Esquire, the Plaintiff's attorney, whose address is 605 E. Robinson Street, Suite 730, Orlando, FL 32801 on or before, October 20, 2026, but not less than 30 days from the first proof of publication of this Notice, and file the original with the clerk of this court either before service on the plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED ON: SEP 02 2026. Stacy M. Butterfield, CPA Polk County Clerk of Court and Comptroller (SEAL) A. Nieves As Deputy Clerk Matthew T. Wasinger, Esquire, the Plaintiff's attorney, 605 E. Robinson Street, Suite 730, Orlando, FL 32801 Sept. 18, 25, 2026 26-01933K		

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. 2026CA001922A000BA THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2005-61 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-61 Plaintiff, vs. PHILIP REID DESOTO AKA PHILIP R DESOTO , et al. Defendants. TO: UNKNOWN SPOUSE OF PHILIP REID DESOTO AKA PHILIP R DESOTO LAST KNOWN ADDRESS OF: 6852 ASHBURY DRIVE LAKELAND, FL 33809 PHILIP REID DESOTO AKA PHILIP R DESOTO LAST KNOWN ADDRESS OF: 6852 ASHBURY DRIVE LAKELAND, FL 33809 UNKNOWN TENANTS/OWNERS 1 BELIEVED TO BE AVOIDING SERVICE OF PROCESS AT THE ADDRESS OF: 6852 ASHBURY DRIVE LAKELAND, FL 33809 You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 67, HAMPTON CHASE PHASE TWO ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 123, PAGES 20-21, OF THE PUBLIC RECORDS OF POLK COUNTY FLORIDA.		
commonly known as 6852 ASHBURY DRIVE, LAKELAND, FL 33809 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Joseph Paggi of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before 10/13/2026, (or 30 days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated: August 27, 2026. CLERK OF THE COURT Honorable Stacy M. Butterfield 255 North Broadway Bartow, Florida 33830-9000 (COURT SEAL) By: V. Farrer Deputy Clerk Joseph Paggi Kass Shuler, P.A., plaintiff's attorney, P.O. Box 800, Tampa, Florida 33601, (813) 229-0900 328202/2632975/MIG Sept. 18, 25, 2026 26-01941K		

FIRST INSERTION		
NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2026CA003722A000BA NATIONS DIRECT MORTGAGE, LLC, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RAMIRO VELASQUEZ, DECEASED. et. al. Defendant(s), TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RAMIRO VELASQUEZ, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 84, COUNTRY SQUARE, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 147,		
PAGE(S) 11, 12, 13 AND 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 10/26/26/ (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of this Court at Polk County, Florida, this 9th day of Sept., 2026. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: S. Irlanda DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 26-386447 Sept. 18, 25, 2026 26-01940K		

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY CASE NO. 2026CA001185A000BA NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING, Plaintiff, vs. RICHARD BENEFIEL, JR AKA RICHARD LYNN BENEFIEL, JR. A/K/A RICHARD LYNN BENEFIEL, et al., Defendant. To: UNKNOWN TENANT IN POSSESSION 1, 2821 GRAPEFRUIT DR, AUBURNDALE, FL 33823 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN UNKNOWN TENANT IN POSSESSION 1, 2821 GRAPEFRUIT DR, AUBURNDALE, FL 33823 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 51, RAINBOW RIDGE UNIT NUMBER FOUR, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 74, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to a copy of your written defenses, if any, to it on Lourdes M. Sanchez-Barcia, 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 10/20/2026 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and seal of said Court on the 31 day of August, 2026. STACY BUTTERFIELD, CPA CLERK OF COURT OF POLK COUNTY As Clerk of the Court BY: V. Farrer 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 25-19673FL Sept. 18, 25, 2026 26-01927K		
SUBSEQUENT INSERTIONS		

PUBLIC SALES		

SECOND INSERTION		
Public Notice FLORIDA SOUTHWESTERN STATE COLLEGE (FSW) REQUEST FOR QUALIFICATIONS (RFQ) NO. 26-03 2027 COLLEGE-WIDE GENERAL CONTRACTOR PREQUALIFICATION Florida SouthWestern State College ("FSW" or the "College") is accepting applications from qualified contractors for 2027 College-Wide General Contractor Prequalification, pursuant to applicable Florida law and Chapter 4, Section 4.1 of the 2014 State Requirements for Educational Facilities (SREF). Contractors approved through this process will be prequalified for the period January 1, 2027 through December 31, 2027, subject to the terms and conditions of the RFQ and final approval by the College. Applicants must meet all qualification requirements established in the RFQ, including applicable contractor licensure, financial and bonding capacity, relevant construction experience, and insurance requirements. Applicants must demonstrate a minimum single-project bonding capacity of \$1,000,000. The complete RFQ, application requirements, required forms, and instructions for electronic submission are available through the College's electronic solicitation portal: https://www.bidnetdirect.com/florida/floridasouthwestern RFQ Issued: September 8, 2026 Deadline for Written Questions: September 15, 2026, at 2:00 p.m. ET Applications Due: October 6, 2026, at 2:00 p.m. ET Notice of Intended Prequalification: Anticipated on or about October 19, 2026. Publication dates: Sept 11, 18, and 25, 2026 Sept. 11, 18, 25, 2026 26-01904K		

SUBSEQUENT INSERTIONS

ESTATE

SECOND INSERTION		
NOTICE TO KNOWN CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case No.: 2026CP002541A000BA IN RE: ESTATE OF TRUDY E. ARTERS A/K/A GERTRUDE ARTERS, Deceased. The administration of the estate of Trudy E. Arters a/k/a Gertrude Arters, deceased, whose date of death was October 13, 2024, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 205 North Dixie Highway, West Palm Beach, FL 33401. The names and addresses of the personal representative and the personal representative's attorney are set forth below. YOU ARE HEREBY NOTIFIED that you are a known creditor of the decedent or the decedent's estate. You are required to file any claim you may have against the estate with the clerk of the above court at the address listed above, and to serve a copy of your claim on the personal representative's attorney, whose name and address are set forth below. ALL CLAIMS NOT FILED WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THE NOTICE TO CREDITORS OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF THIS NOTICE ON YOU ARE 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 the Notice to Creditors is: September 11, 2026 Personal Representative: Keith Martin Arters 1359 N. Church Street, Hazle Township, PA 18202 Attorney for Personal Representative: By: /s/ Lindsay Karten Lindsay Karten, Esq. Karten Legal 3386 Churchill Drive Boynton Beach, FL 33435 Telephone: (561) 839-3223 Email: Lindsay@kartenlegal.com September 11, 18, 2026 26-01882K		
SECOND INSERTION		
NOTICE TO CREDITORS. The administration of the estate of THOMAS EDWIN AIDS, JR., deceased, whose date of death was August 6, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Drawer CC-4, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS 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 September 11, 2026. Personal Representative: NICHOLAS W. BILBREY 78 Vi Road Winter Haven, Florida 33880 Attorney for Personal Representative: DAVID C. FALL, ESQ. Florida Bar Number: 0105891 238 N. Massachusetts Avenue Lakeland, Florida 33801 Telephone: (863) 397-6065 E-Mail: david@dcflegal.com September 11, 18, 2026 26-01917K		

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.: 532025CA004854
U.S. BANK NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS TRUSTEE FOR PRP
TRUST, SERIES 2024
COTTAGE-TT-VI,
Plaintiff, v.
EDGARD SAINT ELOI, et al,
Defendant(s).
NOTICE IS HEREBY GIVEN
that pursuant to a Final Judgment
in Foreclosure entered on June
26, 2026 and entered in Case No.
532025CA004854 in the Circuit
Court of the 10th Judicial Circuit in
and for Polk County, Florida, wherein
LOUISIA LIGERME AND EDGARD
SAINT ELOI, are the Defendants.
The Clerk of the Court, STACY M.
BUTTERFIELD, CPA, will sell to the
highest bidder for cash at www.polk.
realforeclose.com on October 15, 2026
at 10:00am, the following described
real property as set forth in said Final
Judgment, to wit:
LOT 22, BLOCK 1073, POIN-
CIANA NEIGHBORHOOD 4,
VILLAGE 7, ACCORDING TO
THE PLAT THEREOF RE-
CORDED BOOK 53, PAGES
4 THROUGH 18, OF THE
PUBLIC ECORDS OF POLK
COUNTY, FLORIDA.
and commonly known as: 339 DRUM
CT, KISSIMMEE, FL 34759 (the
"Property").
ANY PERSON CLAIMING AN IN-
TEREST IN THE SURPLUS FROM
THE SALE, IF ANY, OTHER THAN
THE PROPERTY OWNER AS OF

SECOND INSERTION

NOTICE TO CREDITORS
(summary administration)
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026CP002815
IN RE: ESTATE OF
RAYMOND JOHN KEATING
aka Raymond J. Keating
Deceased.
TO ALL PERSONS HAVING CLAIMS
OR DEMANDS AGAINST THE
ABOVE ESTATE:
You are hereby notified that an Or-
der of Summary Administration has
been entered in the estate of Raymond
John Keating, deceased, File Number
2026CP002815, by the Circuit Court
for Polk County, Florida, Probate Di-
vision, the address of which is 255 N.
Broadway Avenue, Bartow, Florida
33830; that the decedent's date of death
was July 11, 2026; that the total value of
the estate is \$103,570.00 and that the
names and addresses of those to whom
it has been assigned by such order are:
NAME ADDRESS
David T. Keating
57 Washington Street
North Tonawanda, NY 14120
Jonathan P. Keating
57 Washington Street
North Tonawanda, NY 14120
ALL INTERESTED PERSONS ARE
NOTIFIED THAT:
All creditors of the estate of the
decedent and persons having claims
or demands against the estate of the
decedent other than those for whom
provision for full payment was made in
the Order of Summary Administration

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026CP000251
IN RE: ESTATE OF
LOIS KATHERINE FULKERSON,
Deceased.
The administration of the estate of
LOIS KATHERINE FULKERSON,
deceased, whose date of death was Au-
gust 15, 2025, is pending in the Circuit
Court for Polk County, Florida, Probate
Division, the address of which is PO
Box 9000, Bartow, Florida 33831. 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 de-
mands 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 PUBLI-
CATION OF THIS NOTICE OR 30
DAYS AFTER THE DATE OF SER-
VICE 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 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. 732.2211,
Florida Statutes.

--- ESTATE ---

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2026-CP-002691-A000-BA
IN RE: ESTATE OF
VESTA LORRAINE GELLENBECK,
AKA VESTA LORRAINE
GELLENBECK
Deceased.
The administration of the estate of
Vesta Lorraine Gellenbeck, aka Vesta
Lorraine Gellenbeck, deceased, whose
date of death was July 19, 2026, is
pending in the Circuit Court for Polk
County, Florida, Probate Division, the
address of which is 255 North Broad-
way Avenue, Bartow, Florida 33830.
The names and addresses of the per-
sonal representative and the personal
representative's attorney are set forth
below.
All creditors of the decedent and oth-
er 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 WITH-
IN 3 MONTHS AFTER THE DATE
OF THE FIRST PUBLICATION OF
THIS NOTICE.

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026-CP-001165
IN RE: ESTATE OF
MICHAEL GREENE,
Deceased.
The administration of the estate of MI-
CHAEL GREENE, deceased, whose
date of death was October 27, 2025, is
pending in the Circuit Court for Polk
County, Florida, Probate Division, the
address of which is 255 N. Broadway
Avenue, Bartow, Florida 33830. The
names and addresses of the personal
representative and the personal repre-
sentative's attorney are set forth below.
All creditors of the decedent and
other persons having claims or de-
mands 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 PUBLI-
CATION OF THIS NOTICE OR 30
DAYS AFTER THE DATE OF SER-
VICE 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 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. 732.2211,
Florida Statutes.

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026CP-002803
IN RE: ESTATE OF
JOHN ROGER AUGHENBAUGH
Deceased.
The administration of the estate of John
Roger Aughenbaugh, deceased, whose
date of death was February 17, 2026,
is pending in the Circuit Court for Polk
County, Florida, Probate Division, the
address of which is 255 North Broad-
way Avenue, Bartow, FL 33830. The
names and addresses of the personal
representatives and the personal repre-
sentatives' attorney are set forth below.
All creditors of the decedent and
other persons having claims or de-
mands 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 PUBLI-
CATION OF THIS NOTICE OR 30
DAYS AFTER THE DATE OF SER-
VICE 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.
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-

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. 2025CA002829A000BA
SERVIS ONE, INC. DBA BSI
FINANCIAL SERVICES.,
Plaintiff, vs.
RESHAY BROOKS, et al.,
Defendant.
NOTICE IS HEREBY GIVEN pursuant
to a Summary Final Judgment of Fore-
closure entered August 13, 2026 in Civil
Case No. 2025CA002829A000BA of
the Circuit Court of the TENTH JUDI-
CIAL CIRCUIT in and for Polk County,
Bartow, Florida, wherein SERVIS ONE,
INC. DBA BSI FINANCIAL SER-
VICES. is Plaintiff and Reshay Brooks,
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
29th day of September, 2026 at 10:00
AM on the following described prop-
erty as set forth in said Summary Final
Judgment, to-wit:
Lot 31, Kensington View, accord-
ing to the plat thereof, recorded
in Plat Book 166, Page 50, 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 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.
As Clerk of the Court
(SEAL) By: Marlene Rios
As Deputy Clerk
ALDRIDGE PITE, LLP,
Plaintiff's attorney,
401 W. Linton Blvd. Suite 202-B
Delray Beach, FL 33444
1221-264B
Ref# 23844
September 11, 18, 2026 26-01881K

SECOND INSERTION

NOTICE OF ADMINISTRATION
(intestate)
IN THE CIRCUIT COURT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO. 2026 CP 2494
IN RE ESTATE OF
DUSTIN JOHN MERRILL,
Deceased
The administration of the Estate of
DUSTIN JOHN MERRILL,, deceased,
File Number 2026 CP 2494, 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 per-
sonal representative's attorney are set
forth below. The fiduciary lawyer-client
privilege in Section 90.5021 applies
with respect to the Personal Represen-
tative and any attorney employed by the
Personal Representative.
The names and addresses of the per-
sonal representative and the personal
representative's attorney are set forth
below. The fiduciary lawyer-client privi-
lege in section 90.5021, Florida Statute,
applies with respect to the personal rep-
resentative and any attorney employed
by the personal representative.
Any interested person on whom a
copy of the notice of administration is
served must file with the court, on or
before the date that is 3 months after
the date of service of a copy of the No-
tice of Administration on that person,
any objection that challenges the valid-
ity of the will, venue, or jurisdiction of
the court. The 3 month time period may
only be extended for estoppel based
upon a misstatement by the personal
representative regarding the time pe-
riod within which an objection must
be filed. The time period may not be
extended for any other reason, includ-
ing affirmative representation, failure
to disclose information, or misconduct
by the personal representative or any
other person. Unless sooner barred by
section 733.212(3), Florida Statutes, all
objections to the validity of a will, venue
or the jurisdiction of the court must be
filed no later than the earlier of the en-
try of an order of final discharge of the
personal representative or 1 year after
service of the notice of administration.
Persons who may be entitled to ex-

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2026CA002909
NATIONS DIRECT
MORTGAGE, LLC,
Plaintiff, VS.
VERONICA ROSADO;
DOMINGO RIVERA; et al.,
Defendant(s).
TO: The Preserve at Cinnamon Ridge
Property Owners Association, Inc.
Last Known Residence: 6909 Beach
Blvd Hudson, FL 34667
TO: Veronica Rosado
Last Known Residence: 878 Killearn
Blvd Winter Haven, FL 33880
YOU ARE NOTIFIED that an action
to foreclose a mortgage on the following
property in POLK County, Florida:
LOT 111, CINNAMON RIDGE
PHASE 3, ACCORDING TO
THE MAP OR PLAT THERE-
OF, AS RECORDED IN PLAT
BOOK 71, PAGE(S) 17, OF THE
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA.

has been filed against you and you are
required to serve a copy of your written
defenses, if any, to it on ALDRIDGE
PITE, LLP, Plaintiff's attorney, at 401
W. Linton Blvd. Suite 202-B Delray
Beach, FL 33444, on or before October
19, 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 de-
manded 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 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 on August 31, 2026.
Stacy M. Butterfield
As Clerk of the Court
(SEAL) By: Marlene Rios
As Deputy Clerk

ALDRIDGE PITE, LLP,
Plaintiff's attorney,
401 W. Linton Blvd. Suite 202-B
Delray Beach, FL 33444
1221-264B
Ref# 23844
September 11, 18, 2026 26-01881K

SALES / ACTIONS / ESTATE / PUBLIC SALES

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA
CASE 2026 CP 2494
IN RE ESTATE OF DUSTIN JOHN MERRILL, Deceased
The administration of the Estate of DUSTIN JOHN MERRILL, deceased, whose date of death was July 19, 2026, 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. The fiduciary lawyer-client privilege in Section 90.5021 applies with respect to the Personal Representative and any attorney employed by the Personal Representative.
The Personal Representative or Curator has no duty to discover whether any property held at the time of the Decedent's death by the Decedent or the Decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in Sec. 732.216-732.228 applies, or may apply, unless a written demand is made by the surviving spouse or a beneficiary as specified under Sec. 732.2211, Fla. Stat. The written demand must be filed with the Clerk.
All creditors of the Decedent and other persons having claims or demands against Decedent's estate, including unmatured, contingent, or unliquidated claims, on whom a copy of this Notice is served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE 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 September 11, 2026.
Personal Representative:
Steve K. Townsend
599 Baywood Drive N
Dunedin, Florida 34698
Attorney for Personal Representative: L. Caleb Wilson, Attorney Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
September 11, 18, 2026 26-01884K

THIRD INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO. 2026CA003318
GRANADA INSURANCE COMPANY, Plaintiff, vs.
LUXE TOWING LLC, a Florida Limited Liability Company, BERLANGA TOWING LLC, a Florida Limited Liability Company, CARLOS A. GARCIA, an individual, JERMIE D. FREEMAN, an individual, and CHASITY N. BRADY, an individual, Defendants.
TO: Jermie D. Freeman, 3029 Boxdale St, Memphis, TN 38118
YOU ARE HEREBY NOTIFIED

FOURTH INSERTION

NOTICE OF ACTION FOR PETITION FOR DISSOLUTION OF MARRIAGE.
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.
Case No.: 2026DR004901, Division: FAMILY.
JENNIFER KERCHER, Petitioner and JAMIE RICARDO FERGUSON, Respondent.
TO: JAMIE RICARDO FERGUSON AT HARBOUR TOWNE MARINA 801 NE 3RD ST, DANIE BEACH, FL 33004
YOU ARE NOTIFIED that an action 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 JENNIFER KERCHER, whose address is, on or before 9/25/2026, 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 petition.

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2026-CP-002533-A000-BA
Division 14
IN RE: ESTATE OF HAZEL TAYLOR TOWNSEND a/k/a HAZEL E. TOWNSEND Deceased.
The administration of the estate of Hazel Taylor Townsend a/k/a Hazel E. Townsend, deceased, whose date of death was July 8, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, Florida Statutes, applies, or may apply, unless a written demand is made by a creditor as specified under s. 732.2211, Florida Statutes. The written demand must be filed with the clerk.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is September 11, 2026.
Personal Representative:
Steve K. Townsend
599 Baywood Drive N
Dunedin, Florida 34698
Attorney for Personal Representative: L. Caleb Wilson, Attorney Florida Bar Number: 73626
Craig A. Mundy, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
September 11, 18, 2026 26-01892K

SECOND INSERTION

NOTICE OF PUBLIC SALE
The following personal property of IS-AURA MEDINA will, on September 23, 2026, at 10:00 a.m., at 369 Dawn Street, Lot #369, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
1981 LIBE MOBILE HOME, VIN: 10L12818, TITLE NO.: 0017905286
and all other personal property located therein
PREPARED BY: J. Matthew Bobo
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
(PO#31021-15008)
September 11, 18, 2026 26-01894K

SECOND INSERTION

3rd AMENDED NOTICE OF ACTION FOR PUBLICATION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2026-DR-002555
Division: [*01*]
ERIKA VANESSA GARCIA SOLORZANO, Petitioner, and RAFAEL ANTONIO JIMENEZ, Respondent
TO: RAFAEL ANTONIO JIMENEZ
YOU ARE NOTIFIED that an action for Dissolution of Marriage, including claims for dissolution of marriage, payment of debts, division of real and personal property, and for payments of support, has been filed against you. You are required to serve a copy of your written defenses, if any, to this action on Grace Flores, Esq, Petitioner's attorney, whose address is 33 E. ROBINSON STREET, SUITE 207, Orlando, Florida 32801, on or before [*10/07/26*] (28 after the first publication), and file the original with the clerk of this court at POLK County Courthouse, 225 N Broadway Ave, Bartow, Florida 33830, either before service on Petitioner's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the petition.
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.
DATED this 31st day of August, 2026.
Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT (SEAL) By: Karina Mascorro Deputy Clerk
Grace Flores, Esq, Petitioner's attorney, 33 E. ROBINSON STREET, SUITE 207, Orlando, Florida 32801
Sept. 11, 18, 25; Oct. 2, 2026 26-01901K

SECOND INSERTION

NOTICE OF ACTION FOR ADOPTION
IN THE CIRCUIT COURT, FOURTH JUDICIAL CIRCUIT, IN AND FOR DUVAL COUNTY, FLORIDA
CASE NO: 16-2026-DR-15739
DIVISION: FM-C
IN RE: The Matter of the Termination of Parental Rights for the Proposed Adoption of Minor Child Baby Boy Ayala-Lopez, DOB 8/28/26.
TO: Unknown African American, Bi-Racial or Caucasian Male, Conception in Melbourne, Florida on or around December, 2025; Baby Boy Ayala-Lopez DOB: 8/28/26.
YOU ARE NOTIFIED that a Petition for Termination of Parental Rights Pending Adoption has been filed by Lauren Kingry, Esquire whose address is 253 18th Ave North, Jacksonville Beach, FL 32250. You may object to this action by filing a written objection with the Clerk of the Circuit Court by 10/19/2026, in Room 1191, Duval County Courthouse, 501 West Adams Street, Jacksonville, FL 32202. If you fail to respond, a hearing in this matter will occur at the Courthouse. The Court will reserve 10 minutes for this hearing.
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.
UNDER SECTION 63.089, FLORIDA STATUTES, FAILURE TO APPEAR AT THE HEARING OR TO FILE A WRITTEN RESPONSE TO THIS NOTICE CONSTITUTES GROUNDS UPON WHICH THE COURT SHALL END ANY PARENTAL RIGHTS YOU MAY HAVE REGARDING THE MINOR CHILD.
Dated: 09/03/2026
Jody Phillips
Clerk Of The Circuit Court (SEAL) By: Jamesha Day Deputy Clerk
Sept. 11, 18, 25; Oct. 2, 2026 26-01891K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 2024CA003170000000
PENNYMAC LOAN SERVICES, LLC Plaintiff(s), vs. FENTON FERDINAND; et al., Defendant(s).
NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on August 24, 2026 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 8th day of October, 2026 at 10:00 AM on the following

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. 2026CA002257A000BA
SELENE FINANCE, LP, Plaintiff, vs. YUDY L LORA DIAZ, et al., Defendant.
To: YUDY L LORA DIAZ
257 SUMMERLIN LN, HAINES CITY, FL 33844
YUDY L LORA DIAZ
1898 BROCKRIDGE RD., KINDRED, FL 34744
UNKNOWN SPOUSE OF YUDY L LORA DIAZ
1898 BROCKRIDGE RD., KINDRED, FL 34744
UNKNOWN SPOUSE OF YUDY L LORA DIAZ
257 SUMMERLIN LN, HAINES CITY, FL 33844
LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN
YOU ARE HEREBY NOTIFIED that

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2026CA002788A000BA
KIAVI FUNDING, INC., Plaintiff, v. MICHAEL DALOISIO, CO-TRUSTEE OF 545 BROOKS LAND TRUST, A FLORIDA COMMON LAW TRUST DATED SEPTEMBER 12, 2024; GLADISNELL AKERS, CO-TRUSTEE OF 545 BROOKS LAND TRUST, A FLORIDA COMMON LAW TRUST DATED SEPTEMBER 12, 2024; JAE PARK A/K/A JAE HYUN PARK, AN INDIVIDUAL; GLADISNELL AKERS; CRYSTAL FABBIANI; UNKNOWN BENEFICIARIES OF 545 BROOKS LAND TRUST, A FLORIDA COMMON LAW TRUST DATED SEPTEMBER 12, 2024; COASTAL POINTE CONSTRUCTION LLC; UNKNOWN SPOUSE OF SARAH CHRISTIAN CALLEN FKA SARAH C. MORALES; UNKNOWN SPOUSE OF ANGEL L. MORALES; MARY LYNN DAHLE; 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 SUBJECT PROPERTY HEREIN DESCRIBED; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant.
To the following Defendant(s):
GLADISNELL AKERS, CO-TRUSTEE OF 545 BROOKS LAND TRUST, A FLORIDA COMMON LAW TRUST DATED SEPTEMBER 12, 2024 (LAST KNOWN ADDRESS) 12015 GRAMMER LANE ORLANDO, FL 328321
GLADISNELL AKERS (LAST KNOWN ADDRESS) 12015 GRAMMER LANE ORLANDO, FL 328321
UNKNOWN BENEFICIARIES OF 545 BROOKS LAND TRUST, A FLOR-

SECOND INSERTION

NOTICE OF PUBLIC SALE
The following personal property of LOUIS O. NEWTON and ANCHOR HOUSE INC OF POLK COUNTY t/k/a ANCHOR HOUSE MINISTRIES INC. will, on September 24, 2026, at 8:30 a.m., at 918 Birdie Court, Lot #918, Winter Haven, Polk County, Florida 33881; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
1988 MERI MOBILE HOME, VIN: CH15825341, TITLE NO.: 0045553408
and all other personal property located therein
PREPARED BY: J. Matthew Bobo
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
(PO#11310-304)
September 11, 18, 2026 26-01896K

SECOND INSERTION

described property as set forth in said Final Judgment of Foreclosure or order, to wit:
Lot 8, Block A, Caldwell Estates, According To The Map Or Plat Thereof, As Recorded In Plat Book 37, Page(S) 28, Of The Public Records Of Polk County, Florida.
Property address: 116 Marjorie Avenue, Auburndale, FL 33823
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

SECOND INSERTION

an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit:
THE FOLLOWING DESCRIBED LAND, SITUATE, LYING AND BEING IN THE COUNTY OF POLK, STATE OF FLORIDA, TO-WIT: LOT 144 OF SUMMERLIN GROVES PHASE 2, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 179, PAGE(S) 48-49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
has been filed against you and you are required to file a copy of your written defenses, if any, to it on Sara Collins, Esq, McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before October 13, 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

SECOND INSERTION

IDA COMMON LAW TRUST DATED SEPTEMBER 12, 2024; (LAST KNOWN ADDRESS) 545 BROOKS COURT POLK CITY, FL 33868
UNKNOWN SPOUSE OF SARAH CHRISTIAN CALLEN FKA SARAH C. MORALES (LAST KNOWN ADDRESS) 3532 NORTH 580 W RUSHVILLE, TN 46173
UNKNOWN SPOUSE OF ANGEL L. MORALES (LAST KNOWN ADDRESS) 430 SOMERSET DRIVE AUBURNDALE, FL 33823
MARY LYNN DAHLE (LAST KNOWN ADDRESS) 545 BROOKS COURT POLK CITY, FL 33868
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
ALL THAT CERTAIN LAND SITUATE IN POLK COUNTY, FLORIDA, VIZ:
THE EASTERLY ONE-HALF OF THE NORTHERLY 150 FEET OF LOT 1, BLOCK 64, AMENDED MAP OF POLK CITY, POLK COUNTY, FLORIDA, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 24, PAGES 1 AND 1A, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS AND EXCEPT A NON-EXCLUSIVE EASEMENT FOR ROAD RIGHT-OF-WAY OVER THE SOUTHERLY 10 FEET THEREOF. AND TOGETHER WITH A NON-EXCLUSIVE EASEMENT AS TO THE SOUTHERLY 10 FEET OF THE NORTHERLY 160 FEET OF THE EASTERLY ONE-HALF OF SAID LOT 1, BLOCK 64.
AND
THE WESTERLY ONE-HALF OF THE NORTHERLY 150 FEET OF LOT 1, BLOCK 64, AMENDED MAP OF POLK CITY, POLK COUNTY, FLORIDA, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 24, PAGES 1 AND 1A, PUBLIC RECORDS

contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Respectfully submitted,
PADGETT LAW GROUP
STEVEN G. HURLEY, ESQ.
Florida Bar # 99802
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com
Attorney for Plaintiff
TDP file No. 24-003866-2
September 11, 18, 2026 26-01912K

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 28 day of August, 2026.
STACY BUTTERFIELD, CPA
CLERK OF COURT OF POLK COUNTY
As Clerk of the Court (SEAL) BY: A. Nieves Deputy Clerk

MCCALLA RAYMER
LEIBERT PIERCE, LLP
225 East Robinson Street, Suite 155, Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: AccountsPayable@mccalla.com
September 11, 18, 2026 26-01876K

OF POLK COUNTY, FLORIDA, LESS AND EXCEPT A NON-EXCLUSIVE EASEMENT FOR ROAD RIGHT-OF-WAY OVER THE SOUTHERLY 10 FEET THEREOF. AND TOGETHER WITH A NON-EXCLUSIVE EASEMENT AS TO THE SOUTHERLY 10 FEET OF THE NORTHERLY 160 FEET OF THE WESTERLY ONE-HALF OF SAID LOT 1, BLOCK 64.
a/k/a 545 Brooks Court, Polk City, FL 33868
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 10-13-26, 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 17th day of August, 2026.

Stacy M. Butterfield
Clerk of the Court (SEAL) By Ashley Stroud As Deputy Clerk
Kelley Kronenberg, Attorney for Plaintiff, 10360 West State Road 84, Fort Lauderdale, FL 33324
File No: 3843.000422
September 11, 18, 2026 26-01878K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

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

OR E-MAIL: legal@businessobserverfl.com

Business Observer

10/2024

SALES / ACTIONS

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: 2025CA004071 UNITED WHOLESAL E MORTGAGE, LLC. Plaintiff, -vs- LATRICIA YOLANDA FRYER, TEQUILA WILLIAMSON, ET. AL, Defendant(s) TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, CREDITORS GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE OF CHARLES JAMES WILLIAMSON, JR, DECEASED 6448 GARDNER DR LAKELAND, FL 33813 YOU ARE HEREBY NOTIFIED, that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 43, ANISTON, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 180, PAGES 7 THROUGH 11, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 6448 Gardner Drive, Lakeland, FL 33813 The action was instituted in the Circuit Court, Tenth Judicial Circuit in and for Polk, County, Florida; Case No. 2025CA004071; and is styled UNITED WHOLESAL E MORTGAGE, LLC. vs. Charles J Williamson Jr. You are required to serve a copy of your written

defenses, if any, to the action on Mehwish Yousuf, Esq., Quintairos, Prieto, Wood & Boyer, P.A., the Plaintiff's Attorney, whose address is 2400 E. Commercial Blvd., Ste. 520, Ft. Lauderdale, FL 33308, within Thirty (30) days of the first date of publication on or before 10/13/2026, and file the original with the Clerk of this Court either before service on the Plaintiff's Attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or Petition.

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

Dated the 27th day of August, 2026
STACY M. BUTTERFIELD, CPA
Clerk of the Circuit Court
and Comptroller
(SEAL) By: V. Farrer
As Deputy Clerk
Quintairos, Prieto, Wood & Boyer, P.A.
Attn: Foreclosure Service Department
255 S. Orange Ave., Ste. 900
Orlando, FL 32801-3454
Phone: (855) 287-0240
Fax: (855) 287-0211
E-service:
servicecopies@qpwbaw.com
Matter No.: FL-009014-25
September 11, 18, 2026 26-01879K

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. 2026CA000061A000BA TRUIST BANK, Plaintiff, vs. JUAN PEREZ BELTRAN A/K/A JUAN BELTRAN, et al., Defendant. To: ANGELINA MARIA BELTRAN A/K/A ANGELINA BELTRAN 803 S 1ST , LAKE WALES, FL 33853 REBECCA HUNT FERRY 290 SANDSTONE DR, RAEFORD NC 28376 UNKNOWN SPOUSE OF REBECCA HUNT FERRY 290 SANDSTONE DR, RAEFORD NC 28376 UNKNOWN SPOUSE OF SAMUEL HUNT 346 DR JA WILTSHIRE AVE E, LAKE WALES FL 33853 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 32, TEMPLE GROVE TERRACE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 42, PAGE 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are

required to file a copy of your written defenses, if any, to it on Sara Collins, Esq., McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before September 28, 2026 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 31st day of July, 2026.
STACY BUTTERFIELD, CPA
CLERK OF COURT
OF POLK COUNTY
As Clerk of the Court
(SEAL) BY: Lynnette Burke
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 25-13894FL
September 11, 18, 2026 26-01877K

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. 2023CA00571400000 FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2020-2, Plaintiff, vs. VINCENT AKHIMIE, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 19, 2025, and entered in 2023CA00571400000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2020-2 is the Plaintiff and VINCENT AKHIMIE 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 October 02, 2026, the following described property as set forth in said Final Judgment, to wit: LOT 61, LAKE POINT SOUTH, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOO 68, PAGES 1 AND 2, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address:
1212 CANDLEWOOD DR,
LAKELAND, FL 33813

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 8 day of September, 2026.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
By: /s/ Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
24-230646 - EuE
September 11, 18, 2026 26-01920K

SECOND INSERTION
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT, IN AND FOR POLK, FLORIDA. CASE No. 2026CA002217A000BA SUN WEST MORTGAGE COMPANY, INC., Plaintiff vs. MICHAEL RYAN GOMMEL AKA MICHAEL R. GOMMEL AKA RYAN GOMMEL AKA MICHAEL GOMMEL, et al., Defendants TO: CHRISTY LYNN GOMMEL AKA CHRISTY GOMMEL 293 JAMES CIRCLE, LAKE ALFRED, FL 33850 8615 HAVASU DRIVE, ORLANDO, FL 32829 AND TO: All persons claiming an interest by, through, under, or against the aforesaid Defendant(s). YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Polk County, Florida: LOT 15, TRACT 3, THE LAKES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 132, PAGES 28 AND 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in Business Observer, on or before 10/13/2026; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS MY HAND AND SEAL OF SAID COURT on this 27 day of August.

Stacy M Butterfield
As Clerk of said Court
By: V. Farrer
As Deputy Clerk
Greenspoon Marder, LLP,
Default Department,
Attorneys for Plaintiff,
Trade Centre South, Suite 700,
100 West Cypress Creek Road,
Fort Lauderdale, FL 33309
(26-001160-01)
September 11, 18, 2026 26-01922K

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. 2026CA002865A000BA SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, Plaintiff, vs. CHRISTOPHER DOUGLAS COLLINS, et al., Defendant. To: CHRISTOPHER DOUGLAS COLLINS 3612 LAKE TELFLER DR, ORLANDO, FL 32817 CHRISTOPHER DOUGLAS COLLINS 226 LAKE RING DR, WINTER HAVEN FL 33884 UNKNOWN SPOUSE OF CHRISTOPHER DOUGLAS COLLINS 3612 LAKE TELFLER DR, ORLANDO, FL 32817 UNKNOWN SPOUSE OF CHRISTOPHER DOUGLAS COLLINS 226 LAKE RING DR, WINTER HAVEN FL 33884 ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF HERSHEL DOUGLAS COLLINS A/K/A HESCHEL DOUGLAS COLLINS, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS ADDRESS UNKNOWN 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 314, VALENCIA WOOD: THE WEST 15 FEET OF LOT 210 AND ALL OF LOT 209 AND THE EAST 25 FEET OF

SECOND INSERTION
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 532026CA003097A000BA WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2, Plaintiff, v. PATRICIA J. MONTGOMERY, et al., Defendants. TO: PATRICIA J. MONTGOMERY Last Known Address: 2018 Buechel Bank Road, Louisville, KY 40218-0000 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property located in Polk County, Florida:

LOT 21, HIGHLANDS CROSSING PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 118, PAGE 22, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. including the buildings, appurtenances, and fixture located thereon.
Property Address: 6515 Beal Lane, Lakeland, FL 33813 (the "Property").

filed against you and you are required to serve a copy of your written defenses, if any, to it on HOWARD LAW, Plaintiff's attorney, whose address is 902 Clint Moore Road, Suite 220, Boca Raton, FL 33487 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 herein.

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

Default Date: 10/06/2026
WITNESS my hand and seal of this Court at Polk, Florida on this 18th day of August, 2026.

Stacy M. Butterfield
POLK CLERK OF COURT
POLK COUNTY CLERK OF COURT (SEAL) By: V. Farrer
Deputy Clerk

HOWARD LAW,
Plaintiff's attorney,
902 Clint Moore Road, Suite 220,
Boca Raton, FL 33487
September 11, 18, 2026 26-01900K

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. 2025CA003883A000BA WHISPERING TRAILS HOMEOWNERS ASSOCIATION OF WINTER HAVEN INC, a Florida non-profit Corporation, Plaintiff, vs. DORIA ARIZONA LUMPKIN, et al, Defendant(s). NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated September 2, 2026 in Case No. 2025CA003883A000BA in the Circuit Court in and for Polk County, Florida wherein WHISPERING TRAILS HOMEOWNERS ASSOCIATION INC., a Florida non-profit Corporation, is Plaintiff, and DORIA ARIZONA LUMPKIN; JAMES WILLIAMS, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on OCTOBER 7, 2026. () www.polk.realforeclose.com the Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit: LOT 23, WHISPERING TRAILS PHASE 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGES 27 AND 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A: 2331 WHISPERING TRAILS PLACE, WINTER HAVEN, FL 33884.

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: September 8, 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
September 11, 18, 2026 26-01921K

SECOND INSERTION
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT, IN AND FOR POLK, FLORIDA. CASE No. 2026CA002217A000BA SUN WEST MORTGAGE COMPANY, INC., Plaintiff vs. MICHAEL RYAN GOMMEL AKA MICHAEL R GOMMEL AKA RYAN GOMMEL AKA MICHAEL GOMMEL, et al., Defendants TO: CHRISTY LYNN GOMMEL AKA CHRISTY GOMMEL 293 JAMES CIRCLE, LAKE ALFRED, FL 33850 8615 HAVASU DRIVE, ORLANDO, FL 32829 AND TO: All persons claiming an interest by, through, under, or against the aforesaid Defendant(s). YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Polk County, Florida: LOT 15, TRACT 3, THE LAKES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 132, PAGES 28 AND 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in Business Observer, on or before 10/31/2026 otherwise a default and 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 this 27 day of August.

Stacy M Butterfield
As Clerk of said Court
(SEAL) By: V. Farrer
As Deputy Clerk
Greenspoon Marder, LLP,
Default Department,
Attorneys for Plaintiff,
Trade Centre South, Suite 700,
100 West Cypress Creek Road,
Fort Lauderdale, FL 33309
(26-001160-01)
September 11, 18, 2026 26-01880K

SECOND INSERTION
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2025CA005359A000BA LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. GEORGE JUSTIN TRINCHET; Defendants NOTICE IS HEREBY GIVEN pursuant to a Final Judgment in Mortgage Foreclosure dated September 3, 2026, and entered in Case No. 2025CA005359A-000BA, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. LAKEVIEW LOAN SERVICING, LLC, is Plaintiff and GEORGE JUSTIN TRINCHET, 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 8TH day of OCTOBER, 2026, the following described property as set forth in said Final Judgment, to wit: THE SOUTH 27.00 FEET OF LOT 4, LESS THE WEST 76.00 FEET THEREOF AND LOT 6, LESS THE WEST 76.00 FEET THEREOF, H.E. KNOWLES SUBDIVISION OF FORT MEADE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE(S) 2, 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 Ave-

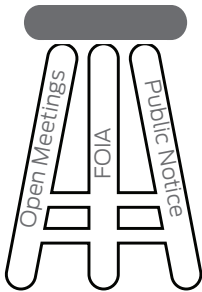
SALES / ACTIONS

SECOND INSERTION	SECOND INSERTION	SECOND INSERTION	SECOND INSERTION	SECOND INSERTION	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. 2026CA000710 WHISPERING TRAILS HOMEOWNERS ASSOCIATION OF WINTER HAVEN, INC, a Florida non-profit Corporation, Plaintiff(s), vs. LUIS XAVIER VARGAS COLLAZO; ROSEMARIE LEGRAD MARTINEZ, et al, Defendant(s). NOTICE IS HEREBY GIVEN pursu- ant to Final Judgment of Foreclosure dated September 3, 2026 in Case No. 2026CA000710 in the Circuit Court in and for Polk County, Florida wherein WHISPERING TRAILS HOMEOWN- ERS ASSOCIATION INC., a Florida non-profit Corporation, is Plaintiff, and LUIS XAVIER VARGAS COL- LAZO; ROSEMARIE LEGRAD MAR- TINEZ, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on NOVEMBER 2, 2026. () www.polk. realforeclose.com the Clerk's website for online auctions after first given no- tice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit: LOT 217, WHISPERING TRAILS PHASE 2, ACCORD- ING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 143, PAGE 49, PUBLIC RECORDS OF POLK, COUNTY, FLORIDA. A/K/A: 2888 WHISPERING TRAILS DR, WINTER HAVEN, FL 33884. ANY PERSON CLAIMING AN INTER- EST 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 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: September 6, 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@fclgl.com By: /s/ Jared Block Jared Block, Esq. Florida Bar No. 90297 September 11, 18, 2026 26-01910K	NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File Number: 2026CP001516A000BA IN RE: ESTATE OF SOFIA P. ECONOMOU, (A/K/A SOPHIA P. ECONOMOU) Deceased. The administration of the Estate of SO- FIA P. ECONOMOU (A/K/A SOPHIA P. ECONOMOU), Deceased, whose date of death was February 27, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. BOX 9000, #CC-4, Bartow, FL 33831. The names and addresses of the Personal Repre- sentative for said Estate and the Attor- ney for said Personal Representative are respectively set forth below. All creditors of the Decedent and other persons having claims or de- mands against the Decedent's Estate upon whom a copy of this Notice is required to be served must file their claims with this Court ON OR BE- FORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER- VICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the Decedent and other persons having claims or demands against the Decedent's Estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC- TION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The Personal Representative or curator has no duty to discover whether any prop- erty held at the time of the Decedent's death by the Decedent or the Dece- dent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in Florida Statutes Sections 732.216 - 732.228 applies, or may apply, unless a written demand is made by a creditor as specified under Florida Statutes Section 732.2211. The date of first publication of this Notice is September 11, 2026. Personal Representative: PANAGIOTE ECONOMOU 315 PUTTER CIRCLE WINTER HAVEN, FL 33881 Attorney for Personal Representative: BARRY A. DIAMOND, #471770 LAW OFFICES OF BARRY A. DIAMOND, P.A. Coral Springs Professional Campus 5541 N. University Drive, Suite 103 Coral Springs, Florida 33067 Telephone: (954) 752-5000 September 11, 18, 2026 26-01916K	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025-CA-005377 PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. IRVING JOHN SANTIAGO, JR., et al., Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on Oc- tober 12, 2026, at 10:00 a.m. ET, via the online auction site at www.polk. realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: Lot 284, BELLA VITA PHASE 1A and 1B-1, according to the plat as recorded in Plat Book 183, Pages 8 through 16, inclusive, of the Public Records of Polk Coun- ty, Florida. Property Address: 312 Gina Lane, Davenport, FL 33837 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed. If the sale is set aside for any reason, the Purchaser at the sale shall be en- titled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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. SUBMITTED on this 4th day of Sep- tember, 2026. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 September 11, 18, 2026 26-01899K	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2026-CA-000013 PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. MANUEL ANTONIO GONZALEZ RIOS, et al., Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on Oc- tober 20, 2026, at 10:00 a.m. ET, via the online auction site at www.polk. realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: Lot 129, WESTRIDGE PHASE 3, according to the Plat thereof, recorded in Plat Book 98, Page(s) 37 and 38, of the Public Records of Polk County, Florida. Property Address: 111 Durango Loop Street, Davenport, FL 33897 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed. If the sale is set aside for any reason, the Purchaser at the sale shall be en- titled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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. SUBMITTED on this 8th day of Sep- tember, 2026. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 September 11, 18, 2026 26-01913K	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025CA003327 GUILD MORTGAGE COMPANY LLC, Plaintiff, v. BRITNI S. MCCAIN, et al., Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on Oc- tober 12, 2026, at 10:00 a.m. ET, via the online auction site at www.polk. realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: Lot 37, DEATON'S ESTATES, according to the map or plat thereof, as recorded in Plat Book 48, Page(s) 1, of the Public Re- cords of Polk County, Florida. Property Address: 4710 Joyce Drive, Lakeland, FL 33805 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed. If the sale is set aside for any reason, the Purchaser at the sale shall be en- titled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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. SUBMITTED on this 3rd day of Sep- tember, 2026. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 September 11, 18, 2026 26-01890K	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. 2026CA002342A000BA 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 Kenneth Avery Nixon, Deceased; et al Defendants. TO: Kendric Rashad Nixon a/k/a Ken- dric R. Nixon a/k/a Kendric Nixon Last Known Address: 10835 Perry Dr, Miami, FL 33176 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 213, BLOCK D, RIDGE- WOOD LAKES VILLAGE 4B, ACCORDING TO THE MAP OR PLAT THEREOF AS RE- CORDED IN PLAT BOOK 111, PAGE 7, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Julie York, Es- quire, Brock & Scott, PLLC., the Plain- tiff's attorney, whose address is 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, within thirty (30) days of the first date of publication on or before 10/13/2026, and file the original with the Clerk of this Court either before ser- vice on the Plaintiff's attorney or im- mediately 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 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 on AUG 26 2026. Stacy M. Butterfield As Clerk of the Court (SEAL) By V. Farrer As Deputy Clerk Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, 4919 Memorial Hwy, Suite 135, Tampa, FL 33634 File # 26-F01382 September 11, 18, 2026 26-01914K

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NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION: CASE NO.: 2026CA000964A000BA LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. CLAYTON GREENHAM A/K/A CLAYTON WESLEY GREENHAM; DISCOVER BANK; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVEL- OPMENT; UNKNOWN SPOUSE OF CLAYTON GREENHAM A/K/A CLAYTON WESLEY GREENHAM Defendants. NOTICE IS HEREBY GIVEN pursu- ant 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 for POLK County shall sell to the highest and best bid- der for cash electronically at www.polk. realforeclose.com at, 10:00 AM on the 29 day of September, 2026, the follo- wing described property as set forth in said Final Judgment, to wit: THE WEST 100.00 FEET OF THE EAST 545.00 FEET OF THE NORTH 262 FEET OF U.S. GOVERNMENT LOT NO. 4 IN SECTION 11, TOWNSHIP 29 SOUTH, RANGE 26 EAST, POLK COUNTY FLORIDA LESS ROAD RIGHT OF WAY. PROPERTY ADDRESS: 1995 HELENA RD, WINTER HAVEN, FL 33884 IF YOU ARE A PERSON CLAIM-	ING A RIGHT TO FUNDS REMAIN- ING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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 this 04 day of September 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 25-03515 September 11, 18, 2026 26-01897K	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION: CASE NO.: 2025CA00523A0000BA CROSSCOUNTRY MORTGAGE, LLC, Plaintiff, vs. WISLANDE SULLY; ORCHID TERRACE PHASE 1 HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CHRISTOPHER MORALES; VANESSA SULLY; UNKNOWN SPOUSE OF VANESSA SULLY; 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. BUT- TERFIELD, CPA as the Clerk of the Circuit Court for POLK County shall sell to the highest and best bidder for cash electronically at www.polk. realforeclose.com at, 10:00 AM on the 29 day of September, 2026, the follo- wing described property as set forth in said Final Judgment, to wit: LOT 10, ORCHID TERRACE PHASE 1, ACCORDING TO THE MAP OR PLAT THERE- OF, AS RECORDED IN PLAT BOOK 176, PAGE(S) 1 THROUGH 7, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 144 DENALI ST, HAINES CITY, FL 33844 IF YOU ARE A PERSON CLAIM-	ING A RIGHT TO FUNDS RE- MAINING 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 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 this 04 day of September 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 25-04897 September 11, 18, 2026 26-01898K	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2025CA003327 GUILD MORTGAGE COMPANY LLC, Plaintiff, v. BRITNI S. MCCAIN, et al., Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on Oc- tober 12, 2026, at 10:00 a.m. ET, via the online auction site at www.polk. realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: Lot 37, DEATON'S ESTATES, according to the map or plat thereof, as recorded in Plat Book 48, Page(s) 1, of the Public Re- cords of Polk County, Florida. Property Address: 4710 Joyce Drive, Lakeland, FL 33805 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed. If the sale is set aside for any reason, the Purchaser at the sale shall be en- titled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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. SUBMITTED on this 3rd day of Sep- tember, 2026. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 September 11, 18, 2026 26-01890K	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 WITHIN 60 DAYS AFTER THE SALE. IMPORTANT If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Adminis- trator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court ap- pearance, or immediately upon receiv- ing this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice im- paired, call 711. GHIDOTTI BERGER LLP Attorneys for Plaintiff 10800 Biscayne Blvd., Suite 201 Miami, FL 33161 Telephone: (305) 501-2808 Facsimile: (954) 780-5578 By: /s/ Johanni Fernandez-Marmol, Esq. Jason Duggar, Esq. FL Bar No.: 83813 Christophal Hellewell, Esq. FL Bar No.: 114230 Anya E. Macias, Esq. FL Bar No.: 0458600 Tara Rosenfeld, Esq. FL Bar No.: 59454 Johanni Fernandez-Marmol, Esq. FL Bar No.: 1055042 Jimmy Edwards, Esq. FL Bar No.: 81855 Rebecca E. Smith, Esq. FL Bar No.: 1069865 Spencer Gollahon, Esq. FL Bar No.: 647799 Paris Roach, Esq. FL Bar No.: 1028751 fcpleadings@ghidotiberger.com September 11, 18, 2026 26-01908K

Why Public Notice Should Remain in Newspapers

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



This is not about “newspapers vs the internet”.

It’s newspapers *and* newspaper websites vs government websites

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



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

prevent government officials from hiding information

they would prefer the public not to see

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

essential elements of public notice:



Accessibility



Independence



Verifiability



Archivability

Publishing notices on the internet is neither cheap nor free



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



Types Of Public Notices

Citizen Participation Notices



Government Meetings and Hearings



Land and Water Use



Meeting Minutes or Summaries



Creation of Special Tax Districts



Agency Proposals



School District Reports



Proposed Budgets and Tax Rates



Zoning, Annexation and Land Use Changes

Commercial Notices



Unclaimed Property, Banks or Governments



Delinquent Tax Lists, Tax Deed Sales



Government Property Sales



Permit and License Applications

Court Notices



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Probate Rulings



Divorces and Adoptions



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