Public Notices

Business Observer

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PAGE 21 **Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com** NOVEMBER 27 - DECEMBER 3, 2026

POLK COUNTY LEGAL NOTICES

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

FIRST INSERTION

NOTICE OF PUBLIC SALE:
NOTICE IS HEREBY GIVEN THAT ON 12/21/2026 AT 08:00 AM THE FOLLOWING VEHICLES(S) MAY BE SOLD AT PUBLIC SALE PURSUANT TO FLORIDA STATUTE 713. 585. NAME: ESQUIRE CUSTOM COACH LLC. 1FTEW1C58JKC56796 2018 FORD 9473.20 TEL: 863-213-4322 MV: MV117216 LOCATION: 1604 OLIVE ST, LAKELAND, FL 33815 / TERMS OF THIS SALE ARE CASH AND NO CHECKS WILL BE ACCEPTED. SELLER RESERVES THE RIGHT TO FINAL BID. ALL SALES ARE FINAL; NO REFUNDS WILL BE MADE. SAID VEHICLES WILL BE SOLD IN "AS IS" CONDITION WITH NO GUARANTEES. SOME OF THE VEHICLES MAY HAVE BEEN RELEASED BY AUCTION TIME/
November 27, 2026 26-02622K

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of The Storybook Lens Photography located at N/A in the City of Lakeland, Polk, FL 33801 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 19th day of November, 2026
Logan Kropp
November 27, 2026 26-02616K

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 Temp Fence Wholesale located at 2710 S. Combee Road in the City of Lakeland, Polk, FL 33803 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 18th day of November, 2026
Wholesale Rentafence, Inc.
Tiffany Morales
November 27, 2026 26-02615K

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 Temp Fence located at 2710 S. Combee Road in the City of Lakeland, Polk, FL 33803 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 18th day of November, 2026
Wholesale Rentafence, Inc.
Tiffany Morales
November 27, 2026 26-02614K

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 Don Handyman Services located at 1025 Keymar Drive, Apt 422 in the City of Davenport, Polk, FL 33897 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 19th day of November, 2026
Don Handyman Services LLC
November 27, 2026 26-02619K

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 Appraisers 4 America located at 2740 Industrial Park Dr in the City of Lakeland, Polk, FL 33801-7108 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 13th day of November, 2026
LAKELAND COLLISION
Zoika Pain
November 27, 2026 26-02618K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 53-2026-CP-003599-A000-BA
IN RE: ESTATE OF BILLY JOE WATSON
Deceased.
The administration of the estate of Billy Joe Watson, deceased, whose date of death was October 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 November 27, 2026.
Personal Representative:
Addis Franklin Watson
200 Lake Howard Drive
Winter Haven, Florida 33880
Attorney for Personal Representative:
Mark G. Turner, Esquire
Florida Bar Number: 794929
Straughn & Turner, P.A.
PO Box 2295
Winter Haven, FL 33883-2295
Telephone: (863) 293-1184
Fax: (863) 299-3051
E-Mail: mturner@straughnturner.com
Secondary E-Mail:
ahall@straughnturner.com
Nov. 27; Dec. 4, 2026 26-02627K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY
PROBATE DIVISION
Case No:2026CP003062A000BA
IN RE: ESTATE OF BETTY ANN WATERS,
Deceased/Decedent.
The administration of the estate of BETTY ANN WATERS, deceased, whose date of death was March 4, 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 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 November 27, 2026
Personal Representative
JOYCE R. WHITNEY
2 Vi Road
Winter Haven, Fl 33880
Petitioner
Attorney for the
Personal Representative
LAW OFFICES OF
DEBORAH ROSE TRACY, PA
By:/S Deborah Rose Tracy
Deborah Rose Tracy, Esq.
10150 Highland Manor Dr.
Ste. 200, Tampa, FL 33610
Tel: 813-314-2133
Fax: 813-569-1798
FBN: 0076198
E-mail: deborah@dtracylaw.com
Attorney for Petitioner
Nov. 27; Dec. 4, 2026 26-02609K

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 Catherine A . Wineland located at 6087 VELVET LOOP in the City of LAKELAND, Polk, FL 33811 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 19th day of November, 2026
Catherine A. Wineland
November 27, 2026 26-02621K

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 MATRIX CONTRACTING SERVICES located at 1065 BEARCREEK DR in the City of Bartow, Polk, FL 33830 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 19th day of November, 2026
Anthony Lollar
November 27, 2026 26-02617K

FIRST INSERTION

NOTICE OF PUBLIC SALE
The following personal property of Toomeshree Ramrup will on the 10th day of December 2026 at 11:00 a.m., on property at 122 Ixora Drive, Lot #IX-122, Winter Haven, FL 33881, in Granite Lucerne Lakeside LLC, be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
Year/Make:
UNKNOWN Masterpiece
Single Wide Mobile Home
2 beds, 1, bath, no tongue
VIN No.: UNKNOWN
Title No.: UNKNOWN
And All Other Personal Property Therein
PREPARED BY:
Rosia Sterling
Lutz, Bobo & Telfair, P.A.
2155 Delta Blvd, Suite 210-B
Tallahassee, Florida 32303
Nov. 27; Dec. 4, 2026 26-02613K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY
GENERAL JURISDICTION DIVISION
CASE NO. 2026CA000879A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
ALEJANDRO LARA RAMIREZ, et al.,
Defendant.
NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 28, 2026 in Civil Case No. 2026CA000879A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and Alejandro Lara Ramirez, 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 14th day of December, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:
LOT 23, BLOCK 1, LAKE BONNY HEIGHTS UNIT NO. 3, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 37, PAGE(S) 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
25-19463FL
Nov. 27; Dec. 4, 2026 26-02626K

FIRST INSERTION

NOTICE OF RULEMAKING REGARDING THE REVISED LAKE ASHTON GOLF COURSE RATES OF THE LAKE ASHTON II COMMUNITY DEVELOPMENT DISTRICT
In accordance with Chapters 120 and 190, *Florida Statutes*, the Lake Ashton II Community Development District ("**District**") hereby gives the public notice of its intention to adopt its proposed rules establishing revised fees related to the use of the Lake Ashton Golf Course ("**Revised Golf Course Rates**"). The proposed rule number is 2027-01, which rule number may be subsequently modified. Prior notice of rule development relative to the Revised Golf Course Rates was published in the Business Observer on November 20, 2026.
A public hearing relative to the adoption of the Revised Golf Course Rates will be conducted by the District's Board of Supervisors ("**Board**") on Thursday, January 21, 2027, at 9:00 a.m., at the Lake Ashton II Health & Fitness Center, 6052 Pebble Beach Blvd., Winter Haven, Florida 33884. The public hearing will provide an opportunity for the public to address the proposed Revised Golf Course Rates, which may be adjusted at the public hearing pursuant to discussion by the Board of Supervisors and public comment. The proposed Revised Golf Course Rates are shown in **Exhibit A**, shown below.
The specific grant of rulemaking authority for the adoption of the proposed Revised Golf Course Rates includes Sections 190.011(5), 190.011(15), 190.012(3), and 190.035, *Florida Statutes*. The specific laws implemented in the proposed Revised Golf Course Rates include, but are not limited to, 190.011(5), 190.011(15), 190.012(3), 190.035, 120.54, 120.542, 120.5435, and 120.81, *Florida Statutes*.
For more information regarding the public hearing, the Revised Golf Course Rates, or for a copy of the Revised Golf Course Rates and the related incorporated documents, if any, please contact the District Manager c/o District Manager c/o Governmental Management Services - Tampa, LLC, 4530 Eagle Falls Place, Tampa, Florida 33619, Ph: (813) 344-4844, jgreenwood@gmstampa.com (the "**District Manager's Office**").
A statement of estimated regulatory costs, as defined in Section 120.541(2), Florida Statutes, has not been prepared relative to the Revised Golf Course Rates. Any person who wishes to provide the District with a proposal for a lower cost regulatory alternative as provided by Section 120.541(1), Florida Statutes, must do so in writing to the District Manager's Office within twenty-one (21) days after publication of this notice. Pursuant to Sections 190.011(5) and 190.012(3), Florida Statutes, the Proposed Rule will not require legislative ratification.
The public hearing may be continued to a date, time, and place to be specified on the record at the hearing without additional notice. If anyone chooses to appeal any decision of the Board with respect to any matter considered at the public hearing, such person will need a record of the proceedings and should accordingly ensure that a verbatim record of the proceedings is made which includes the testimony and evidence upon which such appeal is to be based. At the public hearing, one or more staff or Supervisors may participate in the public hearing by speaker telephone.
Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this public hearing because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the public hearing. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8771 or 1-800-955-8770 for aid in contacting the District Manager's Office.
Jason Greenwood
District Manager
November 27, 2026 26-02611K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 53-2026-CP-003565-A000-BA
IN RE: ESTATE OF BETTY M. PERRY, FKA BETTY M. DILWORTH
Deceased.
The administration of the estate of Betty M. Perry, fka Betty M. Dilworth, deceased, whose date of death was September 22, 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 November 27, 2026.
Personal Representative:
Mark G. Turner
255 Magnolia Avenue SW
Winter Haven, Florida 33880
Attorney for Personal Representative:
Mark G. Turner, Esquire
Florida Bar Number: 794929
Straughn & Turner, P.A.
PO Box 2295
Winter Haven, FL 33883-2295
Telephone: (863) 293-1184
Fax: (863) 299-3051
E-Mail: mturner@straughnturner.com
Secondary E-Mail:
ahall@straughnturner.com
Nov. 27; Dec. 4, 2026 26-02610K

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 John Wineland located at 6087 VELVET LOOP in the City of LAKELAND, Polk, FL 33811 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 19th day of November, 2026
John Wineland
November 27, 2026 26-02620K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY
GENERAL JURISDICTION DIVISION
CASE NO. 2025CA005015A000BA
FREEDOM MORTGAGE CORPORATION,
Plaintiff, vs.
ALEX JAVIER DE JESUS IRLANDA A/K/A
ALEX JAVIER DE JESUS A/K/A ALEX DEJESUS, et al.,
Defendant.
NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 28, 2026 in Civil Case No. 2025CA005015A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein FREEDOM MORTGAGE CORPORATION is Plaintiff and Alex Javier De Jesus Irlanda a/k/a Alex Javier De Jesus a/k/a Alex DeJesus, 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 14th day of December, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:
Lot 4, Block A, Royal Oak Manor, or, according to the map or plat thereof as recorded in Plat Book 43, Page 12, Public Records of Polk County, Florida.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
25-14986FL
Nov. 27; Dec. 4, 2026 26-02625K

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
LV10239
Business Observer

--- ESTATE / SALES ---

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2022CA003358000000
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FREMONT HOME LOAN TRUST 2006-2, ASSETBACKED CERTIFICATES, SERIES 2006-2,
Plaintiff, VS.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF NICEY LEE PRIMER A/K/A NICEY PRIMER, DECEASED; STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY; UNKNOWN TENANT #1 N/K/A EDWARD OLLINS; UNKNOWN TENANT #2 N/K/A CRAIG WILLIAMS; GREGORY WILLIAMSON; LESHONDA V. DILWORTH;
Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on May 14, 2025 in Civil Case No. 2022CA003358000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FREMONT HOME LOAN TRUST 2006-2, ASSETBACKED CERTIFICATES, SERIES 2006-2 is the Plaintiff, and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF NICEY LEE PRIMER A/K/A NICEY PRIMER, DECEASED; STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY; UNKNOWN TENANT #1 N/K/A EDWARD OLLINS; UNKNOWN TENANT #2 N/K/A CRAIG WILLIAMS; GREGORY WILLIAMSON; LESHONDA V. DILWORTH; are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on December 22, 2026 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 46 OF GATE ROAD PARK, UNIT NO.2, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 55, PAGE 31, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

IMPORTANT

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

Dated this 19th day of November, 2026.

ALDRIDGE PITE, LLP
Attorney for Plaintiff
401 W. Linton Blvd., Suite 202-B
Delray Beach, FL 33444
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: /s/ Kyle King
Kyle King, Esq.
FBN: 990248
Primary E-Mail:
ServiceMail@aldridgepite.com
1221-5957B
Ref# 30163
Nov. 27; Dec. 4, 2026 26-02602K

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.: 2026CA002665A000BA
NEWREZ LLC
Plaintiff(s), vs.
LISAMARIE DIAZ; et al.,
Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on November 2, 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 17th day of December, 2026 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

LOT 41, HAMMOCK RESERVE PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 183, PAGE(S) 26 THROUGH 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property address: 3710 Eisel Way, Haines City, FL 33844

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

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.

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. 26-001902-1
Nov. 27; Dec. 4, 2026 26-02601K

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.: 2026CA001519A000BA
PLANET HOME LENDING, LLC,
Plaintiff, vs.
CINDY BEATRIZ HERNANDEZ; EMPIRE EXTERIORS LLC; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT
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 14 day of December, 2026, the following described property as set forth in said Final Judgment, to wit:

THE FOLLOWING DESCRIBED PROPERTY, TO WIT: LOT 47, HAMMOCK RESERVE PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 183, PAGE(S) 26 THROUGH 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
3738 EISEL WAY,
HAINES CITY, FL 33844

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 19 day of November 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
25-04055
Nov. 27; Dec. 4, 2026 26-02623K

FIRST INSERTION

NOTICE TO CREDITORS
(Formal Administration)
IN THE 10th JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA.
PROBATE DIVISION
CASE NO.: 2026-CP-003184
IN RE: The Estate of
JERRY L. BOYD,
Deceased.

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

The administration of the estate of JERRY L. BOYD, deceased, whose date of death was October 2, 2025, and whose social security number is XXX-XX-8395, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

The Personal Representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in §§ 732.216-228, applies, or may apply, unless a written demand is made by a creditor as specified under § 732.2211.

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

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

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

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

The date of first publication of this Notice is November 27, 2026.

/s/ Kristy L. Mullins,
KRISTY L. MULLINS,
As Personal Representative

Attorney and Personal Representative
Giving Notice:
/s/ Steven E. Gurian .
STEVEN E. GURIAN, ESQ.,
Attorney for Personal Representative
EASY ESTATE PROBATE, PLLC
901 Ponce De Leon Boulevard,
6th Floor
Coral Gables, Florida 33134
Tel: 1-833-973-3279
Fax: 1-833-927-3279
E-mail: SG@EasyEstateProbate.com
Florida Bar No. 101511
/s/ Kristy L. Mullins
Nov. 27; Dec. 4, 2026 26-02608K

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.:
53-2026-CA-000851-A000-BA 15
LOANDEPOT.COM, LLC,
Plaintiff, v.
CLAUDE GIGUERE, et al,
Defendant(s).

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on November 10, 2026 and entered in Case No. 53-2026-CA-000851-A000-BA 15 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein CLAUDE GIGUERE, et al., 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 December 15, 2026 at 10:00am, the following described real property as set forth in said Final Judgment, to wit:

LOT 18, BLOCK 783, POINCIANA NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 54, PAGES 27 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 407 LARK CT, KISSIMMEE, FL 34759 (the "Property").

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

IMPORTANT

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

GHIDOTTI | BERGER LLP
Attorneys for Plaintiff
10800 Biscayne Blvd., Suite 201
Miami, FL 33161
Telephone: (305) 501-2808
Facsimile: (954) 780-5578
By: /s/ Rebecca E. Smith
Jason Duggar, Esq.
FL Bar No.: 83813
Christophal Hellewell, Esq.
FL Bar No.: 114230
Anya E. Macias, Esq.
FL Bar No.: 0458600
Tara Rosenfeld, Esq.
FL Bar No.: 59454
Johanni Fernandez-Marmol, Esq.
FL Bar No.: 1055042
Jimmy Edwards, Esq.
FL Bar No.: 81855
Rebecca E. Smith, Esq.
FL Bar No.: 1069865
Spencer Gollahon, Esq.
FL Bar No.: 647799
Paris Roach, Esq.
FL Bar No.: 1028751
fcpleadings@ghidottiberger.com
Nov. 27; Dec. 4, 2026 26-02624K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 532025CA003193A000BA
NATIONSTAR MORTGAGE LLC,
Plaintiff, vs.
UNKNOWN TRUSTEE OF THE 1526 PROVIDENCE RD LAND TRUST, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 02, 2026, and entered in 532025CA003193A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and UNKNOWN TRUSTEE OF THE 1526 PROVIDENCE RD LAND TRUST; ROBERTO ANWAR LANDAVERDE GARCIA; NOHELY MARIE LANDAVERDE GARCIA; Y&S INTEGRITY REAL ESTATE SOLUTIONS D/B/A Y&S INTEGRITY HOLDINGS LLC; UNKNOWN SPOUSE OF JULIO RAMIREZ-PERAZA NKA YUSLEIDY SANTOS 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 December 17, 2026, the following described property as set forth in said Final Judgment, to wit:

LOTS 16 AND 17, BLOCK 18, UNION HEIGHTS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 21, PAGE(S) 28 AND 28A, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
1526 PROVIDENCE RD,
LAKELAND, FL 33805

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 19 day of November, 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
25-315805 - NaP
Nov. 27; Dec. 4, 2026 26-02604K

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. 2025CA000424000000
PENTAGON FEDERAL CREDIT UNION,
Plaintiff, vs.
CARMEN GARCIA, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 23, 2026, and entered in 2025CA000424000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PENTAGON FEDERAL CREDIT UNION is the Plaintiff and CARMEN GARCIA; EUGENIO GONZALEZ 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 December 17, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK "A", OF MAYREJAYNE HEIGHTS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 43, PAGE(S) 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
227 POINSETTIA DR,
HAINES CITY, FL 33844

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 19 day of November, 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
24-238614 - MaS
Nov. 27; Dec. 4, 2026 26-02603K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CA-004179
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST X-A,
Plaintiff, vs.
WILLIAM WICKER A/K/A WILLIAM JASON WICKER; SUSAN D. DRAKE A/K/A SUSAN DRAKE; UNKNOWN SPOUSE OF WILLIAM WICKER A/K/A WILLIAM JASON WICKER; UNKNOWN SPOUSE OF SUSAN D. DRAKE A/K/A SUSAN DRAKE; IMPERIAL HARBOURS CONDOMINIUM ASSOCIATION, INC., et. al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 12, 2026 entered in Civil Case No. 2025-CA-004179 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST X-A is Plaintiff and WILLIAM WICKER A/KIA WILLIAM JASON WICKER; SUSAN D. DRAKE AIK/A SUSAN DRAKE; UNKNOWN SPOUSE OF WILLIAM WICKER A/K/A WILLIAM JASON WICKER; UNKNOWN SPOUSE OF SUSAN D. DRAKE A/K/A SUSAN DRAKE; and IMPERIAL HARBOURS CONDOMINIUM ASSOCIATION INC, are Defendan(s.

The Clerk, STACEY M. BUTTERFIELD, will sell to the highest bidder for cash, by electronic sale beginning at 10:00 A.M. on the prescribed date at www.polk.realforeclose.com on the 17th day of December, 2026 the following described property as set forth in said Final Judgment, to wit:

UNIT 204-C OF PHASE I, IMPERIAL HARBOURS, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 1456, PAGE(S) 1005, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND ANY AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS.
Property Address: 333 Lake Howard Dr NW #204C, Winter Haven, FL 33880

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

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

DATED this 19th day of November, 2026.

LAW OFFICES OF MANGANELLI, LEIDER & SAVIO, P.A.
Attorneys for Plaintiff
1900 N.W. Corporate Blvd., Ste. 200W
Boca Raton, FL 33431
Telephone: (561) 826-1740
Email: service@mls-pa.com
BY: Matthew B. Leider
MATTHEW B. LEIDER, ESQ.
FLORIDA BAR NO. 84424
Nov. 27; Dec. 4, 2026 26-02605K

FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2025CA005474A000BA
DIVISION: 4
Lakeview Loan Servicing, LLC
Plaintiff, -vs.-
Rafael Rodriguez; Deborah L. Rodriguez a/k/a Deborah Rodriguez; United States of America Acting through Secretary of Housing and Urban Development; GoodLeap, LLC; Summerlin Groves Property Owners Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2025CA005474A000BA of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Lakeview Loan Servicing, LLC, Plaintiff and Rafael Rodriguez are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on December 8, 2026, the following described property as set forth in said Final Judgment, to-wit:

LOT 140 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.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

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

Submitted By:
ATTORNEY FOR PLAINTIFF:
LOGS LEGAL GROUP LLP
750 Park of Commerce Blvd., Suite 130
Boca Raton, Florida 33487
(561) 998-6700
(561) 998-6707
25-334654 FC01 CXE
Nov. 27; Dec. 4, 2026 26-02600K

--- PUBLIC SALES / ESTATE ---

FIRST INSERTION

LOWERY HILLS COMMUNITY DEVELOPMENT DISTRICT NOTICE OF REGULAR MEETING

Notice is hereby given that the Board of Supervisors ("Board") of the Lowery Hills Community Development District ("District") will hold a regular meeting on December 9, 2026 at 11:30 a.m., at the Albertus Maultsby Community Center, 655 3rd Street North, Lake Alfred, Florida 33850, where the Board may consider any business that may properly come before it.

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

There may be occasions when Board Supervisors or District Staff may participate by speaker telephone. Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at the meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 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 meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager
November 27, 2026 26-02640K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 12/11/2026, at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1966 TITA mobile home bearing the vehicle identification number 1151123074 and all personal items located inside the mobile home. Last Tenant: Miguelita Corcino and Diana Pabon. Sale to be held at: Holiday Mobile Home Park, 4141 New Tampa Highway, Lakeland, Florida 33815, (863) 825-4001.

Nov. 27; Dec. 4, 2026 26-02653K

FIRST INSERTION

LAKE ASHTON II COMMUNITY DEVELOPMENT DISTRICT REQUEST FOR PROPOSALS FOR ANNUAL AUDIT SERVICES

The Lake Ashton II Community Development District hereby requests proposals for annual financial auditing services. The proposal must provide for the auditing of the District's financial records for the fiscal year ending September 30, 2026, with an option for four (4) additional optional annual renewals. The District is a local unit of special-purpose government created under Chapter 190, *Florida Statutes*, for the purpose of financing, constructing, and maintaining public infrastructure. The District is located in the City of Winter Haven, Polk County, Florida, and has an annual operating budget of approximately $4,617,869, not including debt service payments. The District also has two series of bonds outstanding and operates the Lake Ashton Golf Club, which includes two, 18-hole golf courses, a restaurant, and pro-shop. The final contract will require that, among other things, the audit for the fiscal year ending September 30, 2026, be completed no later than June 30, 2027.

The auditing entity submitting a proposal must be duly licensed under Chapter 473, *Florida Statutes*, and be qualified to conduct audits in accordance with "Government Auditing Standards," as adopted by the Florida Board of Accountancy. Audits shall be conducted in accordance with Florida Law and particularly Section 218.39, *Florida Statutes*, and the rules of the Florida Auditor General.

Proposal packages, which include evaluation criteria and instructions to proposers, are available from the District Administrator at 4530 Eagle Falls Place, Tampa, Florida 33619, or via e-mail at aferguson@gms-tampa.com.

Proposers must provide one (1) electronic copy (PDF only) of their proposal to the District Administrator, Amanda Ferguson, by e-mail at aferguson@gms-tampa.com. Proposals must be received by 12:00 p.m. on Friday, December 11, 2026. Please direct all questions regarding this Notice to the District Administrator at aferguson@gms-tampa.com or (813) 344-4844 Ext. 102.

Jason Greenwood
District Manager
November 27, 2026 26-02634K

FIRST INSERTION

NOTICE OF MEETINGS LAKE ASHTON II COMMUNITY DEVELOPMENT DISTRICT AUDIT COMMITTEE MEETING AND REGULAR BOARD OF SUPERVISORS MEETING

The Lake Ashton II Community Development District Audit Committee will meet on Thursday, December 17, 2027 at 9:00 a.m. at the Health & Fitness Center, 6052 Pebble Beach Blvd., Winter Haven, Florida 33884. Immediately following the adjournment of the audit committee meeting will be a regular Board of Supervisors meeting of the Lake Ashton II Community Development District.

The meetings 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 agendas for these meetings may be obtained from the District Manager, 4530 Eagle Falls Place, Tampa, FL 33619 or call (813) 344-4844. 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 one or more Supervisors will participate by telephone. At the above location will be present a speaker telephone so that any Board Supervisor can attend the meeting at the above location and be fully informed of the discussions taking place either in person or by telephone communication.

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (813) 344-4844 at least five calendar days 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 the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Jason Greenwood
District Manager
November 27, 2026 26-02635K

FIRST INSERTION

CYPRESS CREEK RESERVE COMMUNITY DEVELOPMENT DISTRICT NOTICE OF REGULAR MEETING

The Board of Supervisors ("Board") of the Cypress Creek Reserve Community Development District ("District") will hold a regular meeting on December 9, 2026 at 11:00 a.m., at Albertus Maultsby Community Center, 655 3rd Street North, Lake Alfred, Florida 33850, where the Board may consider any other business that may properly come before it.

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

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

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

District Manager
November 27, 2026 26-02641K

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 Polk Tote located at 6834 Bentridge Dr in the City of Lakeland, Polk, FL 33813 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 21st day of November, 2026

Venkatraghav Manda
November 27, 2026 26-02647K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 12/11/2026, at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1979 BUDD mobile home bearing the vehicle identification number 04611014M and all personal items located inside the mobile home. Last Tenant: Eugene Robert Whittaker, Delores Darlene Try, All Unknown Beneficiaries, Heirs, Successors, Assigns, and Devisees of Eugene Whittaker a/k/a Gene Whittaker, All Unknown Beneficiaries, Heirs, Successors, Assigns, and Devisees of Delores Darlene Try, Brandy Whittaker, as Possible Heir, George Whittaker, as Possible Heir, Eugene Kroesing, as Possible Heir, John Kroesing, as Possible Heir, Sandra Pillars, as Possible Heir and Unknown Party or Parties in Possession. Sale to be held at: Minerva Mobile Home Park, 2800 U.S. Highway 17/92 West, Haines City, Florida 33844, (863) 204-8198.

Nov. 27; Dec. 4, 2026 26-02652K

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 hendren collection located at 4406 log cabin dr in the City of lakeland, Polk, FL 33810 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 20th day of November, 2026

kathleen hendren
November 27, 2026 26-02645K

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 Sun State Cardiovascular Associates located at 405 Lionel Way in the City of Davenport, Polk, FL 33885 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 20th day of November, 2026

Heart & Vascular PLC
Asad Qamar, MD
November 27, 2026 26-02648K

FIRST INSERTION

WEDGEWOOD COMMUNITY DEVELOPMENT DISTRICT NOTICE OF FISCAL YEAR 2027 MEETINGS

The Board of Supervisors ("Board") of the Wedgewood Community Development District ("District") will hold regular meetings for Fiscal Year 2027 at 12:30 p.m., at 5137 South Lakeland Drive, Suite 3, Lakeland, Florida 33813 on the following dates:

December 8, 2026
January 12, 2027
February 9, 2027
March 9, 2027
April 13, 2027
May 11, 2027
June 8, 2027
July 13, 2027
August 10, 2027
September 14, 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 these meetings may be obtained by contacting the offices of the District Manager, c/o Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Ph: (561) 571-0010 ("District Manager's Office"), during normal business.

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 800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the 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
November 27, 2026 26-02637K

FIRST INSERTION

GROVES AT LAKE MARION COMMUNITY DEVELOPMENT DISTRICT NOTICE OF MEETING

The Board of Supervisors ("Board") of the Groves at Lake Marion Community Development District ("District") will hold a regular meeting on December 8, 2026 at 11:00 a.m., at the Lake Alfred Public Library, 245 N Seminole Avenue, Lake Alfred, Florida 33850.

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

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

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

District Manager
November 27, 2026 26-02639K

FIRST INSERTION

GRENELEFE COMMUNITY DEVELOPMENT DISTRICT NOTICE OF FISCAL YEAR 2027 MEETINGS

The Board of Supervisors ("Board") of the Grenelefe Community Development District ("**District**") will hold Regular Meetings for Fiscal Year 2027 at 12:30 p.m., at 5137 South Lakeland Drive, Suite 3, Lakeland, Florida 33813 on the following dates:

December 8, 2026
January 12, 2027
February 9, 2027
March 9, 2027
April 13, 2027
May 11, 2027
June 8, 2027
July 13, 2027
August 10, 2027
September 14, 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 provision 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 one or more Supervisors or staff will participate by telephone. A copy of the agenda for the meetings may be obtained from the office of the District Manager at least seven (7) days in advance of the meeting by contacting the District Manager's office at (561) 571-0010 ("District Manager's Office"), during normal business hours.

Any person requiring special accommodations at the meetings because of a disability or physical impairment should contact the District Manager's Office at (561) 571-0010 at least 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.

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

District Manager
November 27, 2026 26-02638K

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 Little Loops Pets located at 1330 Elan Dr, Apt 109 in the City of Davenport, Polk, FL 33896 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 23rd day of November, 2026

Madisen McGraw
November 27, 2026 26-02644K

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of The Rainbeaux Academy located at 3521 Lisa Lane in the City of Lakeland, Polk, FL 33801 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 22nd day of November, 2026

Davita Ferguson
November 27, 2026 26-02646K

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 QuFeKe Beauty located at 2204 Chesterfield Circle in the City of Lakeland, Polk, FL 33813 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 19th day of November, 2026

QuFeKe Assistance LLC
November 27, 2026 26-02629K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 12/11/2026, at 10:30AM, the following property will be sold at public auction pursuant to F.S. 715.109: A 2003 FORD motor coach bearing the vehicle identification number 1FCNF53S630A02628 and all personal items located inside the motor coach. Last Tenants: Paulette Maxine Badgett, Judith Kay Bumgardner, and Ronald Claude Bumgardner. Sale to be held at: Central Park MH & RV Resort, 1501 W Commerce Avenue, Haines City,Florida 33844, (863) 422-5322.

Nov. 27; Dec. 4, 2026 26-02643K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 12/11/2026, at 10:30AM, the following property will be sold at public auction pursuant to F.S. 715.109: A 1971 BARR mobile home bearing the vehicle identification number 33H0JS0017 and all personal items located inside the mobile home. Last Tenants: Grayson Earl Wilcher a/k/a Earl Wilcher and Earl Bennet Wilcher. Sale to be held at: Citrus Center Colony, 1111 W Beacon Road, Lakeland, Florida 33803, 863-816-3562.

Nov. 27; Dec. 4, 2026 26-02642K

FIRST INSERTION

NOTICE OF RULE DEVELOPMENT BY THE PEACE CROSSING COMMUNITY DEVELOPMENT DISTRICT

In accordance with Chapters 120 and 190, *Florida Statutes*, the Peace Crossing Community Development District ("**District**") hereby gives notice of its intention to develop revised Rules of Procedure to govern the operations of the District. The proposed rule number is ROP-2027-1.

The revised Rules of Procedure will address such areas as the Board of Supervisors, officers and voting, district offices, public information and inspection of records, policies, public meetings, hearings and workshops, rulemaking proceedings, competitive purchase including procedure under the Consultants' Competitive Negotiation Act, procedure regarding auditor selection, purchase of insurance, prequalification, construction contracts, goods, supplies and materials, maintenance services, contractual services and protests with respect to proceedings, as well as any other area of the general operation of the District.

The purpose and effect of the revised Rules of Procedure is to provide for efficient and effective District operations and to ensure compliance with recent changes to Florida law. The specific grant of rulemaking authority for the adoption of the proposed revised Rules of Procedure includes Sections 190.011(5), 190.011(15) and 190.035, *Florida Statutes*. The specific laws implemented in the proposed revised Rules of Procedure include, but are not limited to, Sections 112.08, 112.3143, 112.31446, 112.3145, 119.07, 119.0701, 120.54, 120.542, 120.5435, 120.56, 120.69, 120.81, 189.053, 189.069, 190.006, 190.007, 190.008, 190.011, 190.033, 190.035, 218.33, 218.391, 255.05, 255.0518, 255.0525, 255.20, 286.0105, 286.011, 286.012, 286.0113, 286.0114, 287.017, 287.055, and 287.084, *Florida Statutes*.

A copy of the proposed revised Rules of Procedure and the related incorporated documents, if any, may be obtained by contacting the District Manager, c/o Wrathell, Hunt & Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Phone (561) 571- 0010.

Ernesto Torres, District Manager
Peace Crossing Community
Development District
November 27, 2026 26-02636K

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 Ember Grace Customs located at 3148 Gowan Drive Apt 301 in the City of Winter Haven, Polk, FL 33884 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 20th day of November, 2026

Zachary Baum
November 27, 2026 26-02630K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026CP003427A000BA
Division: 14
IN RE: ESTATE OF
John Edwin Collette
Deceased.

The administration of the estate of John Edwin Collette, deceased, whose date of death was July 12th, 2026, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, DRWR CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

The personal representative has no duty to discover whether any property held at the time of the decedent's death by the decedent or the decedent's surviving spouse is property to which the Florida Uniform Disposition of Community Property Rights at Death Act as described in ss. 732.216-732.228, 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 November 27, 2026.

s/Christy L. Collette
Christy L. Collette
P.O. Address: 729 Stokley Lane,
Lakeland, FL 33805

s/Tamara M.Williams
Tamara M. Williams, Esquire
Arima Legal, PLLC
122 E. MAIN STREET, SUITE 318
LAKELAND, FL 33801
Telephone: 8333327462
Florida Bar No. 030649
Email Addresses:
tamara@arimalegal.com
Attorney for Personal Representative
Nov. 27; Dec. 4, 2026 26-02628K

OFFICIAL COURTHOUSE WEBSITES

MANATEE COUNTY
manateeclerk.com

SARASOTA COUNTY
sarasotaclerk.com

CHARLOTTE COUNTY
charlotteclerk.com

LEE COUNTY
leeclerk.org

COLLIER COUNTY
collierclerk.com

HILLSBOROUGH COUNTY
hillsclerk.com

PASCO COUNTY
pascoclerk.com

PINELLAS COUNTY
mypinellasclerk.gov

POLK COUNTY
polkcountyclerk.net

ORANGE COUNTY
myorangeclerk.com

LV20690_V5

--- SALES / ACTIONS ---

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2025-CA-002603
LAKEVIEW LOAN SERVICING, LLC.,
Plaintiff, v.
UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF TANGELIA TAMEKIA BOONE A/K/A TANGELIA TEMEKIA BOONE, et al.,
Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on December 22, 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 8, Block M, EATON PARK, according to the map plat thereof, as recorded in Plat Book 7, Page(s) 43, of the Public Records of Polk County, Florida.
Property Address: 2831 Maine Avenue, Lakeland, FL 33801

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

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

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

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

SUBMITTED on this 24th day of November, 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
Tiffany & Bosco, P.A.
1201 S. Orlando Ave, Suite 430
Winter Park, FL 32789
Telephone: (205) 930-5200
Facsimile: (407) 712-9201
Nov. 27; Dec. 4, 2026 26-02654K

FIRST INSERTION

NOTICE OF SALE
IN THE 10th JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA
Case No. 2026CA-003622
21ST MORTGAGE CORPORATION,
Plaintiff, vs.
STEVAN REYNEL; UNKNOWN SPOUSE OF STEVAN REYNEL; MELISSA MARIE ORTIZ; UNKNOWN SPOUSE OF MELISSA MARIE ORTIZ; and UNKNOWN TENANT
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated November 6, 2026, entered in Case No. 2026CA-003622 of the Circuit Court in and for Polk County, Florida, wherein STEVAN REYNEL, MELISSA MARIE ORTIZ, and UNKNOWN TENANT n/k/a ADELA REYNEL are the Defendants, that Stacy M. Butterfield, CPA , the Clerk of Court, will sell to the highest and best bidder for cash, by electronic sale at at website www.polk.realforeclose.com, on December 11, 2026 at 10:00 AM, the following described real property as set forth in the Final Judgment:

Legal: LOT 92, COUNTRY VIEW ESTATES II, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 84, PAGE(S) 8 THROUGH 11, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH A 1991 SHAD 24X48 MODEL MANUFACTURED HOME, BEARING SERIAL NOS.: 14605656A AND 14605656B

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

NOTICE

IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT, IF YOU ARE A PERSON WITH DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N Broadway Avenue, Bartow, Florida 33830, 863-534-4686, AT LEAST SEVEN (7) DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE SCHEDULED APPEARANCE IS LESS THAN SEVEN DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.
Nov. 27; Dec. 4, 2026 26-02650K

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.: 2025CA004564A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
WESTON WESLEY; FIFTH THIRD BANK, N.A.; FLORIDA HOUSING FINANCE CORPORATION; MIDLAND FUNDING, LLC., AS SUCCESSOR IN INTEREST TO BANK OF AMERICA, N.A; POLK COUNTY, FLORIDA CLERK OF COURT; STATE OF FLORIDA; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; 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 15 day of December, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 60, WHEELER HEIGHTS MOBILE HOME PARK, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, RECORDED AT PLAT BOOK 62, PAGE 17, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
4817 MARK WAY,
BARTOW, FL 33830

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 20 day of November 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
25-04297
Nov. 27; Dec. 4, 2026 26-02631K

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

LV20627_V21

FIRST INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 532026CA000269A000BA
HK INVEST LLC, a Florida limited liability company,
Plaintiff, v.
WEST IBU ENTERPRISEZ LLC, et al.,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to the Consent Final Judgment of Foreclosure and Damages dated October 22, 2026, and entered in Case No. 532026CA000269A000BA of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Plaintiff, HK INVEST LLC, and Defendants, WEST IBU ENTERPRISEZ LLC and WESLEY WHITE, will sell to the highest and best bidder for cash, at www.polk.realforeclose.com at 10:00 o'clock A.M. on the 8th day of December, 2026, the following described property as set forth in said Consent Final Judgment of Foreclosure and Damages, to wit:

Begin at a point 1006.00 feet South and 412.00 feet West of the Northeast corner of Lot 8-H of W. J. HOWEY LAND COMPANY'S FIRST ADDITION TO DUNDEE, recorded in Plat Book 4, Page 41, of the Public Records of Polk County, Florida; thence run West 79.0 feet; thence run North 120.0 feet; thence run East 79.0 feet; thence run South 120.0 feet returning to the Point of Beginning.
Parcel Identification No.
27-28-28-844000-011260
a/k/a 220 Betty Avenue South, 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.

DATED this 23rd day of November, 2026.
SALPETER GITKIN, LLP
Attorney for Plaintiff
3864 Sheridan Street
Hollywood, FL 33021
Telephone: (954) 467-8622
Facsimile: (954) 467-8623
By: /s/ Eric T. Salpeter
ERIC T. SALPETER, ESQ.
Fla. Bar No.: 178209
eric@salpetergitkin.com
shelley@salpetergitkin.com
Nov. 27; Dec. 4, 2026 26-02651K

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.: 2026CA001716A000BA
UNION HOME MORTGAGE CORPORATION,
Plaintiff, vs.
CHERYL GILLIAM; FORD MOTOR CREDIT COMPANY LLC; HONEYTREE NORTH GARDEN HOMES HOMEOWNERS ASSOCIATION, INC.; HONEYTREE PLACE HOMEOWNERS ASSOCIATION, INC.; UNKNOWN SPOUSE OF CHERYL GILLIAM
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 15 day of December, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 19, HONEYTREE NORTH, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 76, PAGE(S) 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
736 SPICEWOOD DRIVE,
LAKELAND, FL 33801

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 20 day of November 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
26-01371
Nov. 27; Dec. 4, 2026 26-02632K

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. 2026CA003859A000BA
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
NESTOR M PENA FELICIANO A/K/A NESTOR PENA FELICIANO, et al.,
Defendant.

To: NESTOR M PENA FELICIANO A/K/A NESTOR PENA FELICIANO,
616 JAXSON BLVD,
WINTER HAVEN, FL 33880
UNKNOWN TENANT
IN POSSESSION 1,
616 JAXSON BLVD,
WINTER HAVEN FL 33880
UNKNOWN TENANT
IN POSSESSION 2,
616 JAXSON BLVD,
WINTER HAVEN FL 33880
LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN

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

LOT 46, VILLAGE AT CRYSTAL BEACH, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 183, PAGE 24 AND 25, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to a copy of your written defenses, if any, to it on Sara Collins, McCalla Raymer Leibert Pierce, LLP, 225 East Robinson Street, Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before December 22, 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 13th day of November, 2026.

STACY BUTTERFIELD, CPA
CLERK OF COURT
OF POLK COUNTY
As Clerk of the Court
(SEAL) BY: /s/ S. Doner
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
26-22460FL
Nov. 27; Dec. 4, 2026 26-02633K



FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY
CASE NO. 2025CA005059A000BA
FREEDOM MORTGAGE CORPORATION,
Plaintiff, vs.
MARK FRIESEN, et al.,
Defendant.

To: Charlotte Friesen
3415 Cortland Drive
Davenport, FL 33837
LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN

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

LOT 65, OF CORTLAND WOODS AT PROVIDENCE - PHASE I, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 145, PAGE 50, 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 Curtis Wilson, 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 December 24th, 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 17th day of November, 2026.

STACY BUTTERFIELD, CPA
CLERK OF COURT
OF POLK COUNTY
As Clerk of the Court
(SEAL) 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
25-14684FL
Nov. 27; Dec. 4, 2026 26-02649K

--- PUBLIC SALES / ACTIONS ---

FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 532026CA002718A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
HUMBERTO JOSE FUENMAYOR CASANOVA AND JESLIANA CASTELLANOS DI MATTEO A/K/A JESLIANA GOLOUBKA CASTELLANOS DI MATTEO. et. al.
Defendant(s),
TO: HUMBERTO JOSE FUENMAYOR CASANOVA, JESLIANA CASTELLANOS DI MATTEO A/K/A JESLIANA GOLOUBKA CASTELLANOS DI MATTEO, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

LOT 275, BELLA VITA PHASE 3, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 198, PAGE(S) 1 THROUGH 8, AS RECORDED IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before January 4, 2027/(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 12th day of November, 2026.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Lynnette Burke
DEPUTY CLERK

Robertson, Anschutz, Schneid,
Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
26-417707
Nov. 27; Dec. 4, 2026 26-02607K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 532026CA002042A000BA
U.S. BANK TRUST, NATIONAL ASSOCIATION AS TRUSTEE FOR LB-SHED SERIES VI TRUST,
Plaintiff, v.
LUIS REYNALDO VILARINO; et al,
Defendant(s).
To the following Defendants):
LUIS REYNALDO VILARINO
(Last Known Address: 347 CAMBRIA AVE, DAVENPORT, FL 33897)
UNKNOWN SPOUSE OF
LUIS REYNALDO VILARINO
(Last Known Address: 347 CAMBRIA AVE, DAVENPORT, FL 33897)

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

THE FOLLOWING DESCRIBED LOT, PIECE OR PARCEL OF LAND, SITUATE, LYING AND BEING IN THE COUNTY OF POLK COUNTY, STATE OF FLORIDA, TO-WIT: LOT 129, REGAL PALMS AT HIGHLAND RESERVE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 122, PAGE 5 AND 6, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
PROPERTY ADDRESS:
347 CAMBRIA AVE,
DAVENPORT, FL 33897

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti | Berger LLP, Attorney for Plaintiff, whose address is 10800 Biscayne Blvd., Suite 201, Miami, FL 33161 11/23/26, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

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

WITNESS my hand and the seal of this Court this 28th day of Sept, 2026.

STACY M. BUTTERFIELD
As Clerk of the Court
(SEAL) By Lynnette Burke
As Deputy Clerk

Ghidotti | Berger LLP,
Attorney for Plaintiff,
10800 Biscayne Blvd.,
Suite 201,
Miami, FL 33161
Nov. 27; Dec. 4, 2026 26-02606K

FIRST INSERTION

NOTICE OF PUBLIC SALE
The following personal property of Manuel and Norma Candia will on the 11th day of December 2026 at 10:00 a.m., on property at 4 Gardenia Drive, Lot #GA-04, Winter Haven, FL 33881, in Granite Lucerne Lakeside LLC, be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
Year/Make:
1970 MAST Mobile Home
VIN No.: 1437
Title No.: 3786259
And All Other Personal Property Therein
PREPARED BY:
Rosia Sterling
Lutz, Bobo & Telfair, P.A.
2155 Delta Blvd, Suite 210-B
Tallahassee, Florida 32303
Nov. 27; Dec. 4, 2026 26-02612K

SUBSEQUENT INSERTIONS

--- SALES / ACTIONS ---

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO. 2026-CA-001533-A000BA
HARVEY SCHONBRUN, AS TRUSTEE,
Plaintiff, vs.
JEANTY FILS CHERILUS, CLERK OF THE COURT, POLK COUNTY, UNITED STATES OF AMERICA, HUNTINGTON SUMMIT HOMEOWNERS ASSOCIATION, INC., and UNKNOWN TENANT(S) IN POSSESSION,
Defendants.

Notice is hereby given that, pursuant to a Summary Final Judgment of Foreclosure entered in the above styled cause, in the Circuit Court of Polk County, Florida, the Office of the Clerk of the Circuit Court will sell the property situate in Polk County, Florida, described as:

Lot 55, of HUNTINGTON SUMMIT, according to the Plat thereof, as recorded in Plat Book 131, Pages 9, 10 & 11, of the Public Records of Polk County, Florida.
Property Address: 3361 Summit Lane, Lakeland, FL 33810

at public sale, to the highest and best bidder, for cash, on January 4, 2027, beginning at 10:00 a.m. Eastern Time at www.polk.realforeclose.com in accordance with Chapter 45 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: November 10, 2026.

/s/ Harvey Schonbrun, Esquire
HARVEY SCHONBRUN, P. A.
Post Office Box 20587
Tampa, Florida 33622-0587
813/229-0664 phone
harvey@schonbrun.com
November 20, 27, 2026 26-02544K

--- SALES / PUBLIC SALES ---

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. 2026CA001042A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
SANDRA L KENDALL, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 22, 2026 in Civil Case No. 2026CA001042A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and Sandra L Kendall, 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 8th day of December, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 230, CITRUS WOODS ESTATES UNIT NUMBER FOUR, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 67, PAGE 19, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MOBILE HOME DESCRIBED AS A 1980 TWIN, WITH ID NUMBERS T2367786A AND T2367786B AND TITLE NUMBERS 17785763 AND 17785734.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street,
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
26-19910FL
November 20, 27, 2026 26-02593K

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. 2026CA002269A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
JOSE BANUELOS, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 22, 2026 in Civil Case No. 2026CA002269A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and Jose Banuelos, 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 8th day of December, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 4 AND THE EAST 1/2 OF LOT 5 OF BLOCK 8, MAP OF OAK RIDGE HEIGHTS, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 20, PAGE 16, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, BEING A PORTION OF SECTION 32, TOWNSHIP 26 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street, Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
26-20132FL
November 20, 27, 2026 26-02594K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO: 2024CA002954000000
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
JENNIFER PLANE, et. al.,
Defendant(s).

NOTICE IS GIVEN that, in accordance with the Order on Plaintiff's Motion to Cancel and Reschedule Foreclosure Sale entered on October 30, 2026 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on December 14, 2026 at 10:00 A.M., at www.polk.realforeclose.com, the following described property:

LOT 546 OF REGAL PALMS AT HIGHLANDS RESERVE PHASE 5, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 132, PAGES 34 THROUGH 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
Property Address: 2541 Calabria 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 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: November 18, 2026

/s/ Kelley L. Church
Kelley L. Church, Esquire
Florida Bar No.: 100194
Quintairos, Prieto, Wood & Boyer, P.A.
255 S. Orange Ave., Ste. 900
Orlando, FL 32801-3454
(855) 287-0240
(407) 872-6012 Facsimile
E-mail: servicecopies@qpwblaw.com
E-mail: kchurch@qpwblaw.com
Attorney for Plaintiff
Matter # FL-005732-24 –
Case # 2024CA002954000000
November 20, 27, 2026 26-02598K

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. 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 December 18, 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 REFLECTIONS 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 17 day of November, 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
22-045138 - RaO
November 20, 27, 2026 26-02581K

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. 2025CA003682A000BA
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
ZOCHILT M RUIZ-GUZROU A/K/A ZOCHILT MARIA RUIZ-GUZROU A/K/A ZOCHILT MARIA RUIZ GUZROU A/K/A ZOCHILT RUIZ-GUZROU, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 13, 2026 in Civil Case No. 2025CA003682A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and Zochilt M Ruiz-Guzrou a/k/a Zochilt Maria Ruiz-Guzrou a/k/a Zochilt Maria Ruiz Guzrou a/k/a Zochilt Ruiz-Guzrou, 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 11th day of December, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 19, ROYAL PALMS PHASE I, according to the map or plat thereof, as recorded in Plat Book 105, Page(s) 41 and 42, of the Public Records of Polk County, Florida.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street,
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
25-12602FL
November 20, 27, 2026 26-02580K

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. 2026CA001886A000BA
FREEDOM MORTGAGE CORPORATION,
Plaintiff, vs.
STEPHANIE TUCKER, et al.,
Defendant.

To the following Defendant(s):
ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST ESTATE OF WAYNE C SMULL A/K/A WAYNE CARL SMULL A/K/A WAYNE SMULL, 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:

THE NORTH 1/2 OF SOUTHWEST 1/4 OF NORTHWEST 1/4 OF SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 30 SOUTH, RANGE 26 EAST, LESS STATE ROAD SOUTH 559, POLK COUNTY, FLORIDA.

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 November 10, 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 24th day of September, 2026

STACY BUTTERFIELD, CPA
CLERK OF COURT
OF POLK COUNTY
(SEAL) By A. Nieves
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
26-21466FL
November 20, 27, 2026 26-02595K

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

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2026CA001094
LAKEVIEW LOAN SERVICING, LLC.,
Plaintiff, VS.
JOHN LONG; UNKNOWN SPOUSE OF JOHN LONG; FLORIDA HOUSING FINANCE CORPORATION; SUNDANCE MASTER HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2;
Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on November 6, 2026 in Civil Case No. 2026CA001094, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC. is the Plaintiff, and JOHN LONG; FLORIDA HOUSING FINANCE CORPORATION; SUNDANCE MASTER HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A ERIN COUCH; UNKNOWN TENANT #2 N/K/A BRENNAN REYNOLDS, are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on January 5, 2027 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 8, OF SUNDANCE FIELDS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 155, PAGES 1 THROUGH 3, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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 10th day of November, 2026.

ALDRIDGE PITE, LLP
Attorney for Plaintiff
401 W. Linton Blvd., Suite 202-B
Delray Beach, FL 33444
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: Zachary Ullman
Zachary Ullman, Esq.
FBN: 106751
Primary E-Mail:
ServiceMail@aldridgepite.com
1184-053B
Ref# 29523
November 20, 27, 2026 26-02532K

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. 2026CA003883A000BA
FREEDOM MORTGAGE CORPORATION,
Plaintiff, vs.
AIDALIZ AIXA VARGAS BERBERENA, et al.,
Defendant.

To: AIDALIZ AIXA VARGAS BERBERENA,
1822 BERING ROAD,
POINCIANA, FL 34759
UNKNOWN SPOUSE OF AIDALIZ AIXA VARGAS BERBERENA,
1822 BERING ROAD,
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 8, BLOCK 1163, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGES 19 THROUGH 28, 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 December 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 5th day of November, 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
26-23270FL
November 20, 27, 2026 26-02563K

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. 2026CA002422A000BA
Freedom Mortgage Corporation,
Plaintiff, vs.
Joshua Lavelle Pierre Brown, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2026CA002422A000BA of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and Joshua Lavelle Pierre Brown; Wanna Wongwai Brown 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 5th day of March, 2027, the following described property as set forth in said Final Judgment, to wit:

LOT 30, HERITAGE PLACE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 75, PAGE 25, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT 2005 KEYL DOUBLE WIDE MOBILE I.D. #5610135TA AND #05610135TB; TITLE #95685638 AND #95685570.
TAX ID:
232919-141696-000300

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

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

Dated this 16th day of November, 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 Kelley, Esq.,
Florida Bar No. 32106
Orlando Amador, Esq.,
Florida Bar No. 39265
Felicia Barry, Esq.,
Florida Bar No. 0110571
Amanda Driscole, Esq.,
Florida Bar No. 85926
Karan A Khemlani, Esq.,
Florida Bar No. 1062463
Gavin MacMillan, Esq.,
Florida Bar No. 0037641
Matthew Marks, Esq.,
Florida Bar No. 524336
Jonathan Mesker, Esq.,
Florida Bar No. 805971
Robert Rodely, Esq.,
Florida Bar No. 1059253
Julie York, Esq.,
Florida Bar No. 55337
Premlata Sanchez, Esq.,
Florida Bar No. 51509
File # 26-F01715
November 20, 27, 2026 26-02549K

SECOND INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2026CC-010398-A000-BA
LIVINGSTON, LLC, A Florida Limited Liability Company,
Plaintiff, v.
JAMES AARON BARKER, BOBBIE LYNN BARKER, a/k/a BOBBIE LYNN HAMPTON, and STACY M. BUTTERFIELD, as Clerk of the Court in and for Polk County, Florida, POLK COUNTY, and BROOKLYN MICHELE BARKER,
Defendants.

TO: BOBBIE LYNN BARKER, a/k/a BOBBIE LYNN HAMPTON address unknown.

YOU ARE NOTIFIED that an action for foreclosure and other relief regarding the following property in Polk County, Florida:

The North 132 feet of the South 1452 feet of the East 1/2 of the SW 1/4 of Section 18, Township 29 South, Range 28 East, Polk County, Florida; Less the West 990 feet thereof. Less West 30 feet for right of way. Together with a certain 1989 SPEC single-wide mobile home, bearing VIN #FLFLJ70A16086SE.

has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Christopher A. Desrochers, Esq., the Petitioner's/Plaintiff's attorney, whose address is 2504 Ave. G NW, Winter Haven, FL 33880 within 30 days after the date of the first publication of this notice, and file the original with the clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

Default Date December 17, 2026
Dated on 11/10/2026

STACY M. BUTTERFIELD,
CLERK OF THE CIRCUIT COURT
By: V. Farrer
As Deputy Clerk

Petitioner's/Plaintiff's Attorney:
Christopher A. Desrochers, Esq.,
Christopher A. Desrochers, P.L.,
2504 Ave. G NW,
Winter Haven, FL 33880.
(863) 299-8309.
Email: cadlawfirm@hotmail.com
November 20, 27, 2026 26-02536K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY, CIVIL DIVISION
CASE NO.: 2025-CA-003550
AMERIHOME MORTGAGE COMPANY, LLC,
Plaintiff, vs.
JUAN CARLOS GARCIA ELIZALDE, et al.,
Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered on October 22, 2026, in Case No. 2025-CA-003550 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein AMERIHOME MORTGAGE COMPANY, LLC, is Plaintiff, and JUAN CARLOS GARCIA ELIZALDE, ROSEMARIE CRUZ, UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, ASSOCIATION OF POINCIANA VILLAGES, INC., and POINCIANA VILLAGE SEVEN ASSOCIATION, INC. are Defendants, the Office of Stacy M. Butterfield, Polk County Clerk of the Court, will sell to the highest and best bidder for cash beginning at 10:00 AM on-line at www.polk.realforeclose.com on December 8, 2026, in accordance with Section 45.031, Florida Statutes, the following described property as set forth in said Final Judgment, to wit:

LOT 13, BLOCK 1128, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGE(S) 19 THROUGH 28, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Also known as:
1901 LAKEVIEW LN,
POINCIANA, FL 34759

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

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

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

Dated this 12th day of November 2026.

SOKOLOF REMTULLA, LLP
Counsel for Plaintiff
1800 NW Corporate Blvd, Suite 302
Boca Raton, FL 33431
Telephone: (561) 507-5252
Facsimile: (561) 342-4842
Primary e-mail:
mshapanka@sokrem.com
Secondary e-mail:
pleadings@sokrem.com
By: /s/ Matthew Shapanka
Matthew Shapanka, Esq.
Florida Bar No.: 52874
November 20, 27, 2026 26-02533K

SECOND INSERTION

NOTICE OF LANDOWNERS' MEETING AND ELECTION OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT

Notice is hereby given to the public and all landowners within Saddle Creek Preserve of Polk County Community Development District ("**District**") the location of which is generally described as comprising a parcel or parcels of land containing approximately 141.80 acres, generally located west of Old Dixie Highway and south of Saddle Creek Road (CR 546) within unincorporated Polk County, Florida, advising that a meeting of landowners will be held for the purpose of electing one (1) person to the District's Board of Supervisors ("**Board**", and each member individually, "**Supervisor**").

DATE: December 11, 2026
TIME: 6 p.m.
LOCATION:
Auburndale Historic Depot
120 W Park St.,
Auburndale, FL, United States

Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, c/o Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, Florida 32746, Ph: (321) 263-0132 ("**District Manager's Office**"). At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one (1) vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated as one (1) acre, entitling the landowner to one (1) vote with respect thereto. Platted lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting the landowners shall select a person to serve as the meeting chair and who shall conduct the meeting.

The landowners' meeting is open to the public and will be conducted in accordance with the provisions of Florida law. The meeting may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda for the meeting may be obtained from the District Manager's Office. There may be an occasion where one or more supervisors will participate by telephone.

Any person requiring special accommodations to participate in the meeting is asked to contact the District Manager's Office, at least three (3) business days before the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955- 8770 (Voice), for aid in contacting the District Manager's Office.

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

District Manager
November 20, 27, 2026 26-02554K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2025CA002750A000BA
NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
Plaintiff, v.
THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF THE ESTATE OF JOSE GONZALEZ, DECEASED; DAMARIS ANDUJAR-DIAZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; SOLANGIE VILORIA A/K/A ANGIE VILORIA, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; NILSA IVETTE LAGUER, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; NOEMI GONZALEZ-LOPEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; ANNA SOTO, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; CARLOS DANIEL GONZALEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; ELIZABETH GONZALEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; AMARILYS GONZALEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; MARIO RESTO, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; JOHAN ESTEBAN ROJAS JR., AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; MARITZA RESTO, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; GEORGE GONZALEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; CARMELO GONZALEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; OVIDIO GONZALEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; ELSIE A. ANDUJAR A/K/A ANGIE ANDUJAR, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED; ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED; UNKNOWN TENANT #1; UNKNOWN TENANT #2,
Defendant.

To the following Defendant(s):
ANNA SOTO, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED
(RESIDENCE UNKNOWN)
and
GEORGE GONZALEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED
(RESIDENCE UNKNOWN)
and
OVIDIO GONZALEZ, AS POTENTIAL HEIR OF THE ESTATE OF JOSE GONZALEZ, DECEASED
(RESIDENCE UNKNOWN)

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

LOT 15, BLOCK 1, SUN RAY HOMES PLAT NUMBER THREE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 46, PAGE 15, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
a/k/a 40 Princeton Ave,
Frostproof, FL 33843

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 12/28/2026, 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 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 6 day of Nov., 2026.

Stacy M. Butterfield, CPA
As Clerk of the Court
(SEAL) By A. Nieves
Print Name: Asuncion Nieves,
As Deputy Clerk

Kelley Kronenberg,
Attorney for Plaintiff,
10360 West State Road 84,
Fort Lauderdale, FL 33324
November 20, 27, 2026 26-02564K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA
CIRCUIT CIVIL DIVISION
CASE NO.: 2025CA003650
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST,
Plaintiff, v.
REINA LETICIA CURRY CALIX A/K/A REINA LETICIA CURRY A/K/A REINA L. CURRY, et al.,
Defendants.

NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure dated October 27, 2026, issued in and for Polk County, Florida, in Case No. 2025CA003650, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST is the Plaintiff, and REINA LETICIA CURRY CALIX A/K/A REINA LETICIA CURRY A/K/A REINA L. CURRY and UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE are the Defendants.

The Clerk of the Court, STACY BUTTERFIELD, will sell to the highest and best bidder for cash, in accordance with Section 45.031, Florida Statutes, on January 26, 2027, at electronic sale beginning at 10:00 AM, at www.polk.realforeclose.com the following-described real property as set forth in said Final Judgment of Mortgage Foreclosure, to wit:

THE WEST 40 FEET OF LOT 9; AND THE EAST 20 FEET OF LOT 10, BLOCK 5, GOLDEN RULE COURT, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGE 46, PUBLIC RECORDS OF POLK COUNTY, FLORIDA
Property Address:
822 Golden Rule Court S,
Lakeland, FL 33803

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

IMPORTANT

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

Dated This 13th day of November, 2026.

Respectfully submitted,
HOWARD LAW
902 Clint Moore Road, Suite 220
Boca Raton, FL 33487
Telephone: (954) 893-7874
Facsimile: (888) 235-0017
Designated Service E-Mail:
Pleadings@HowardLaw.com
By: /s/ Matthew B. Klein
Matthew B. Klein, Esq.
Florida Bar No.: 73529
E-Mail: Matthew@HowardLaw.com
25-000104-2
November 20, 27, 2026 26-02548K

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 12/04/2026, at 10:30AM, the following property will be sold at public auction pursuant to F.S. 715.109: A 1987 PALM mobile home bearing the vehicle identification numbers PH09750A and PH09750B, and all personal items located inside the mobile home. Last Tenants: Kenneth Evertt Taylor, All Unknown Beneficiaries, Heirs,Successors, Assigns, and Devisees of Kenneth Evertt Taylor, Unknown Party or Parties in Possession, and Sandra LeeTaylor, as Possible Heir. Sale to be held at: Foxwood Village, 4700 Foxwood Boulevard, Lakeland, Florida 33810, (863)859-0277.

November 20, 27, 2026 26-02569K

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

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2026 CA 004941
DONALD W. FRASIER,
Plaintiff, v.
SUSIE B. FARMER, AND EARL L. FARMER, IF ALIVE, AND, IF DEAD, DEFENDANTS' UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, JUDGMENT CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST DEFENDANTS; THE UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, AND JUDGMENT CREDITORS OF DEFENDANTS, DECEASED, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST DEFENDANTS; AND ALL UNKNOWN NATURAL PERSONS IF ALIVE, AND, IF DEAD OR NOT KNOWN TO BE DEAD OR ALIVE, THEIR SEVERAL AND RESPECTIVE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, AND JUDGMENT CREDITORS, OR OTHER PARTIES CLAIMING BY, THROUGH, OR UNDER THOSE UNKNOWN NATURAL PERSONS; THE SEVERAL AND RESPECTIVE UNKNOWN ASSIGNS, SUCCESSORS IN INTEREST, TRUSTEES, OR ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER, OR AGAINST ANY CORPORATION OR OTHER LEGAL ENTITY NAMED AS A DEFENDANT; AND ALL CLAIMANTS, PERSONS OR PARTIES, NATURAL OR CORPORATE, OR WHOSE EXACT LEGAL STATUS IS UNKNOWN, CLAIMING UNDER ANY OF THE ABOVE NAMED OR DESCRIBED DEFENDANTS OR PARTIES OR CLAIMING TO HAVE ANY RIGHT, TITLE, OR INTEREST IN THE PROPERTY DESCRIBED IN THIS COMPLAINT, TENANT #1, AND TENANT #2, THE NAMES BEING FICTITIOUS TO ACCOUNT FOR UNKNOWN PARTIES IN POSSESSION OF THE PROPERTY,
Defendants.
To: Susie B. Farmer, Earl L. Farmer, and the Unknown Spouses, if any, of Susie B. Farmer and Earl L. Farmer.

YOU ARE NOTIFIED that a Lis Pendens and Verified Complaint on the following property in Polk County, Florida:

Legal Description
The West, 132.0 feet, of the East, 528.0 feet, of the NE 1/4 of Section 29, Township 26 South, Range 26 East, Polk County, Florida, less the North, 2244.0 feet, thereof. Also described as Tract A-174 of Unit I of the unrecorded plat of Orlando Pines.
Parcel ID:
26-26-29-000000-012150

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Janelle L. Esposito, Esq., Plaintiff's attorney, whose address is P.O. Box 9266, Bradenton, FL 34206, within 30 days of first publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

REQUESTS FOR ACCOMMODATIONS BY PERSONS WITH DISABILITIES

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.

THESE ARE NOT COURT INFORMATION NUMBERS

Default: December 21, 2026

DATED this 29th day of October 2026.

Stacy M. Butterfield
Clerk of the Circuit Court
& Comptroller
(SEAL) By: Lynnette Burke
Deputy Clerk

Attorneys for Donald W. Frasier:
Janelle L. Esposito, Esq., FBN 0035631
Samuel Sorrelle Esq., FBN 127440
Esposito Law Group, P.A.
P.O. Box 9266,
Bradenton, Florida, 34206-9266
(941) 251-0000 / (941) 251-4044 (Fax)
janelle@cspositolegal.com
samuel@espositolegal.com
docreview@espositolegal.com
November 20, 27, 2026 26-02535K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10th JUDICAL CIRCUIT, IN AND FOR POLK, FLORIDA.
CASE No. 2026CA004242A000BA
LONGBRIDGE FINANCIAL, LLC,
Plaintiff vs.
UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF VICKI BROOKS AKA VICKI L. BROOKS AKA VICKI L. JORDAN, DECEASED, et al.,
Defendants
TO: UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF VICKI BROOKS AKA VICKI L. BROOKS AKA VICKI L. JORDAN, DECEASED 636 LAKE HOLLOWAY BOULEVARD LAKELAND, FL 33801
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 33, LAKE HOLLOWAY HEIGHTS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 42, PAGE 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you, and you are required to serve a copy of your written defenses, if any, to 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 12/28/2026; 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 20 day of October.

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
(26-002646-01)
November 20, 27, 2026 26-02534K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2026-CP-003263-A000-BA
Division 14
IN RE: ESTATE OF
BARRY JOSEPH DOUGLAS
Deceased.

The administration of the estate of Barry Joseph Douglas, deceased, whose date of death was August 20, 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 November 20, 2026.

Personal Representative:
Lisa J. Christie
1515 Leslie Drive
Lakeland, Florida 33801

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
November 20, 27, 2026 26-02566K

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. 2026CA003014A000BA
GUILD MORTGAGE COMPANY LLC,
Plaintiff, vs.
LAQUITA FORD, et al.,
Defendant.
To: Laquita Ford
3386 Winchester Estates Circle
Lakeland , FL 33810
Unknown Spouse of Laquita Ford
3386 Winchester Estates Circle
Lakeland, FL 33810
Unknown Tenant In Possession 1
3386 Winchester Estates Circle
Lakeland, FL 33810
Unknown Tenant In Possession 2
3386 Winchester Estates Circle
Lakeland, FL 33810
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 50, WINCHESTER ESTATES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 143, PAGE 16, 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 Curtis Wilson, 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 December 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 4th day of November, 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
25-14684FL
November 20, 27, 2026 26-02552K

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. 26CA3764
CARRINGTON MORTGAGE SERVICES, LLC,
Plaintiff, vs.
WILLIAM HUGHES, et.al.,
Defendant.
TO: RACHEL HUGHES
Last Known Address:
797 10TH STREET NORTHEAST
WINTER HAVEN FL 33881
TO: WILLIAM HUGHES
Last Known Address:
797 10TH STREET NORTHEAST
WINTER HAVEN FL 33881
TO: GOOD NEWS GROUP, LLC, AN ARIZONA LIMITED LIABILITY COMPANY, AS TRUSTEE OF 797 10TH STREET
Last Known Address:
9117 WEST GRAND AVENUE
PEORIA AZ 85345

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

LEGAL DESCRIPTION: THE SOUTH 35.00 FEET OF LOT 99, LESS AND EXCEPT THE WEST 5.00 FEET THEREOF, AND LOT 100, LESS AND EXCEPT THE SOUTH 15.00 FEET AN LESS AND EXCEPT THE WEST 5.00 FEET THEREOF, GRAYDON HILLS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 19, PAGE 4, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 797 10TH ST. NE, WINTER HAVEN, FL 33881

The action was instituted in the Circuit Court, First Judicial Circuit in and for POLK County, Florida; CASE NO. 2026CA001079; and is styled CARRINGTON MORTGAGE SERVICES, LLC Q v. WILLIAM HUGHES; RACHEL HUGHES; GOOD NEWS GROUP, LLC, AN ARIZONA LIMITED LIABILITY COMPANY, AS TRUSTEE OF 797 10TH STREET; UNKNOWN TENANT IN POSSESSION 1 AND UNKNOWN TENANT IN POSSESSION 2. You are required to serve a copy of your written defenses, if any, to the action on Michelle DeLeon, Esq., Plaintiff's attorney, whose address is 300 S. Orange Ave., Ste. 1000, Orlando, FL 32801, on or before 12/28/26, (or 30 days from the first date of publication) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

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

DATED: 11/03/26

Stacy M. Butterfield
As Clerk of the Court
(SEAL) By: Lynnette Burke
As Deputy Clerk

Hill Wallack, LLP
300 S Orange Ave., Suite 1000
Orlando, FL 32801
Telephone: (561) 858-2662
Fax:(609) 452-1888
Email:mdeleon@hillwallack.com
serviceflfc@hillwallack.com
4906-5759-2282, V.1
November 20, 27, 2026 26-02537K

SECOND INSERTION

NOTICE OF PUBLIC SALE

The following personal property of KATHY BRADFORD BULL and ALLEN BULL aka EDWARD ALLEN HALL will, on December 2, 2026, at 10:00 a.m., at 2125 Big Cypress Blvd., Lot #1346, Lakeland, Polk County, Florida 33810; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

2007 HOMI MOBILE HOME,
VIN: FL260000HB553441A,
TITLE NO.: 0099683870, and
VIN: FL260000HB553441B,
TITLE NO.: 0099683831

and all other personal property located therein

PREPARED BY:
J. Matthew Bobo
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
(PO#3326-3328)
November 20, 27, 2026 26-02568K

SECOND INSERTION

ADVERTISEMENT OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801-83.809). The undersigned will sell at public sale by competitive bidding on Wednesday the 16th day of December, 2026 at 11:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 2326 West Memorial Boulevard, Lakeland, FL, 33805. Brown, Herbert CONTENTS BOXES, TOTES, POWERWHEELS; West, Oree CONTENTS DOLLY, FRIDGE, TOTES, BOXES, WAGON, FISH TANKS, CHAIRS COOLER; Jones, John CONTENTS MATTRESSES WATER DISPENSER Sale is subject to cancellation in the event of settlement between owner and obligated party.

November 20, 27, 2026 26-02540K

SECOND INSERTION

ADVERTISEMENT OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801-83.809). The undersigned will sell at public sale by competitive bidding on Wednesday the 16th day of December, 2026 at 11:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 1141 E Memorial Blvd, Lakeland, FL, 33801. House, Rachel BAGS, TOTES, FOOD WARMER; Walker, Kiana AIR BLOWER, TV, TOTES, BOXES, PHOTOS, AIR PURIFIER; Gardner, Jonathan GLASS COFFEE TABLE; ZAYAS, CHRISTIAN PET ENCLOSURE, TOTES, BOXES, FURNITURE, KITCHENWARE, DVDS, STORAGE RACKS, EXERCISE EQUIPMENT; Kelly, Autumn BIKE,LAMP,HAIRCUT CHAIR, KAYAK SPEAKER, BACKPACK, AC UNITS, BUCKET; Fleury, Junie CHAIRS,BOXES DECORATIONS; Waide, James BOXES, PHOTOS, VACCUM, BUCKET, MIRROR, CHAIRS, BROOM AND DUSTPAN; Reyes, Melissa DESK, DRAWERS, CRATES, TV, PRINTER, MINI SHOP VAC, CHAIRS; Grant, Rashawn BED FRAMES, MATTRESSES, BASKETS, BAGS, SCOOTER; Stevens, Andrew TVs, Dresser, Punching Bag, Metal Racking, Bedding, Boxes, Totes, Fishing Poles, Stool, Chair, Household Goods, Furniture, Sporting Goods, Furniture, Tools and Workshop; Baisden, Athena Boxes, Bags, Totes, Furniture, Electronics, Microwave, Clothes, TV Set ,Decor Mattresses Sale is subject to cancellation in the event of settlement between owner and obligated party.

November 20, 27, 2026 26-02539K

SECOND INSERTION

ADVERTISEMENT OF SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property under The Florida Self Storage Facility Act Statutes (Section 83.801-83.809). The undersigned will sell at public sale by competitive bidding on Wednesday the 16th day of December,2026 at 11:00 AM, at lockerfox.com. Said property has been stored and is located at: Space Shop Self Storage, 2008 Olive St, Lakeland, FL, 33815. Kepner, Austin CONTENTS COUCHVANITYENTERTAINMENT CENTER-COFFEE TABLE DRESSER; Jackson, Faith CONTENTS TOTES, GRILL, VACCUUM, BIKES, TOOLBOXES, COOLERS, TIRES; Innocent, Michelet INSTRUMENTS, ELECTRONICS, COMPUTERS, LAPTOP, PLYWOOD, CONTAINERS; JOHNSON, SAMUEL CONTENTS BOXES, DRAWERS, TOTES, FISHING POLE, BASKETS, TOOLS, HUMIDIFIER; Gerety, Stephen CONTENTS FISH TANKS, TOOLBOX, BOXES, TOTES, GOLF CLUBS Sale is subject to cancellation in the event of settlement between owner and obligated party.

November 20, 27, 2026 26-02541K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026-CP-3014
IN RE: ESTATE OF
GEORGE WILLIAM HALL, III
Deceased.

The administration of the estate of GEORGE WILLIAM HALL, III 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 330 West Church Street, Barstow, 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, 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 November 20, 2026.

Personal Representatives:
JULI B. CLAUSEN
9206 Audubon Park Lane South
Jacksonville, Florida 32257
GEORGE WILLIAM HALL, IV
5448 Marsh Creek Drive North
Jacksonville, Florida 32257

Attorney for Personal Representatives:
JoAnn Leigh Gramm P.A.
E-mail Addresses: joannleighgramm@joannleighgramm.com, joannleighgramm@joannleighgramm.com
Florida Bar No. 073135
12627 San Jose Blvd., Suite 703
Jacksonville 32223
Telephone: (904) 886-2848
November 20, 27, 2026 26-02553K

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. 2026CA002000A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
JAFEY LOUIS AND MARIE SHERLA JOSAPHAT, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 18, 2026, and entered in 2026CA002000A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and JAFEY LOUIS; MARIE SHERLA JOSAPHAT; SNELL CREEK MANOR HOMEOWNERS' ASSOCIATION, INC.; PREFERRED CREDIT, 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 December 17, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 39, SNELL CREEK MANOR, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 142, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
1317 CONCH KEY LN,
DAVENPORT, FL 33837

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

IMPORTANT

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

Dated this 17 day of November, 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
26-391147 - NaP
November 20, 27, 2026 26-02583K

--- PUBLIC SALES / SALES ---

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2025CA003610A000BA
MORTGAGE ASSETS MANAGEMENT, LLC,
Plaintiff, vs.
GRACE P. FUTCH, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 12, 2026, and entered in 2025CA003610A000BA 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 IN ITS CAPACITY AS OWNER TRUSTEE FOR ONITY LOAN ACQUISITION TRUST 2026-HB3 is the Plaintiff and GRACE P. FUTCH; UNKNOWN SPOUSE OF GRACE P. FUTCH; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT 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 December 11, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 27, TIMBERLAKE SUBDIVISION PHASE I, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 71, PAGE 23 AND AN UNDIVIDED INTEREST IN PRIVATE STREET, LESS THE SOUTHERLY 5.40 FEET THEREOF.
TOGETHER WITH ACCESS EASEMENT TO ARTESIAN WELL OVER THE SOUTHERLY 5.40 FEET OF LOT 27, TIMBERLAKE SUBDIVISION PHASE I, AS SHOWN BY MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 71, PAGE 23, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AS DESCRIBED IN INSTRUMENT RECORDED IN OR BOOK 2463, PAGE 2057, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
5050 LAKE PIERCE DR,
LAKE WALES, FL 33898

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 November, 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
25-327640 - NaP
November 20, 27, 2026 26-02561K

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2025-CA-001704A000BA
MADISON PLACE TOWNHOME ASSOCIATION, INC., A FLORIDA NOT FOR PROFIT CORPORATION,
PLAINTIFF, V.
LINDA PAULINE INGBER, ET AL.,
DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 6, 2026, and entered in Case No. 2025-CA-001704A000BA of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein MADISON PLACE TOWNHOME ASSOCIATION, INC. is Plaintiff, and LINDA PAULINE INGBER, UNKNOWN SPOUSE OF LINDA PAULINE INGBER, UNKNOWN TENANT #1 IN POSSESSION OF SUBJECT PROPERTY, UNKNOWN TENANT #2 IN POSSESSION OF SUBJECT PROPERTY and ZACHARY HOLDINGS, LLC are Defendants, Stacy M. Butterfield, Polk County Clerk of Court, will sell to the highest and best bidder for cash: [ ] www.polk.realforeclose.com, the Clerk's website for online auctions, at 10:00 A.M., on the 16th day of December, 2026 the following described property as set forth in said Final Judgment, to wit:

Lot 246, Madison Place Phase 2, according to the map or plat thereof, as recorded in Plat Book 181, Page(s) 24 through 27, inclusive, of the Public Records of Polk County, Florida.
A/K/A: 1132 Merrill Street, Davenport, FL 33837

A 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 ONE (1) YEAR 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.

BECKER & POLIAKOFF, P.A.
Attorneys for Plaintiff
1 East Broward Blvd., Suite 1900
Fort Lauderdale, FL 33301
Phone: (954) 985-4102
Fax: (954) 987-5940
Primary email:
cofoservicemail@beckerlawyers.com
BY: K. Joy Mattingly
Florida Bar #17391
M31153/425362/32482518.v1
November 20, 27, 2026 26-02546K

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. 2020CA000390000000
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
EDMARIE RODRIGUEZ MEDINA, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 06, 2025 in Civil Case No. 2020CA000390000000 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and Edmarie Rodriguez Medina, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 8th day of December, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 1, BLOCK 836, POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGES 29 THROUGH 43, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street,
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
23-07445FL
November 20, 27, 2026 26-02551K

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. 532025CA000698000000
Reliance First Capital, LLC,
Plaintiff, vs.
Ethan Thomas Connolly a/k/a Ethan Connolly, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 532025CA000698000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Reliance First Capital, LLC is the Plaintiff and Ethan Thomas Connolly a/k/a Ethan Connolly; Dividend Solar Finance LLC; Lake Mariana Acres Homeowners 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 19th day of February, 2027, the following described property as set forth in said Final Judgment, to wit:

LOT 89, LAKE MARIANA ACRES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 64, PAGE 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
AND
AN UNDIVIDED INTEREST IN THE RECREATION AREA AS SHOWN ON THE PLAT OF LAKE MARIANA ACRES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 64, PAGE 10 AND LOT 232 OF LAKE MARIANA ACRES UNIT TWO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 71, PAGE(S) 35 AND 36, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
TOGETHER WITH THAT CERTAIN MOBILE HOME WITH VIN# 6782A AND 6782B; TITLE # 19127138 AND 19127142.
TAX ID:
26-28-06-527010-000890

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

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

Dated this 13th day of November 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 Kelley, Esq.,
Florida Bar No. 32106
Orlando Amador, Esq.,
Florida Bar No. 39265
Felicia Barry, Esq.,
Florida Bar No. 0110571
Amanda Driscole, Esq.,
Florida Bar No. 85926
Karan A Khemlani, Esq.,
Florida Bar No. 1062463
Gavin MacMillan, Esq.,
Florida Bar No. 0037641
Matthew Marks, Esq.,
Florida Bar No. 524336
Jonathan Mesker, Esq.,
Florida Bar No. 805971
Robert Rodely, Esq.,
Florida Bar No. 1059253
Julie York, Esq.,
Florida Bar No. 55337
Premlata Sanchez, Esq.,
Florida Bar No. 51509
File # 25-F00249
November 20, 27, 2026 26-02547K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2026CA000023A000BA
MIDFIRST BANK
Plaintiff, v.
AMANDA JORGE; FERNANDO JORGE; ROSEMARY GARCIA; BG REAL ESTATE FL LLC; UNKNOWN TENANT 1; UNKNOWN TENANT 2; NKD CREATIVE SOLUTIONS, LLC.
Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on October 28, 2026, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOT 9, BLOCK H, LOCKHART & SMITHS RESUBDIVISION, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGE 9, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
a/k/a 1207 AVENUE I, HAINES CITY, FL 33844-3023

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on December 14, 2026 beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 16 day of November, 2026.

eXL Legal, PLLC
Designated Email Address:
efiling@exllegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
s/ Peter E. Lanning
Peter E. Lanning
FL Bar: 562221
1000011309
November 20, 27, 2026 26-02550K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 2025-CA-001950
LOAN FUNDER LLC, SERIES 52348,
Plaintiff, vs.
RED LION HOMES LLC, a Florida Limited Liability Company; LUIS ALFREDO MEDINA RIVERA;
Defendants.

NOTICE IF HEREBY GIVEN that pursuant to a Default Final Judgment entered on March 13, 2026 in the Civil Case No. 2025-CA-001950 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein the Clerk of the Court, Stacy M. Butterfield, will on DECEMBER 10, 2026 at 10:00 a.m. (EST), offer for sale and sell at public outcry to the highest and best bidder for cash at http://www.polk.realforeclose.com/ in accordance with Chapter 45, Florida Statutes for the following described property situated in Polk County, Florida:

Lot(s) 7, 8 and 9, Block 14, East Mulberry A. F. Fletcher's Addition, according to the map or plat thereof, as recorded in Plat Book 2, Page(s) 43, of the Public Records of Polk County, Florida, less road right of way as described in Official Records Book 592, Page 63 and Official Records Book 447, Page 526
Parcel Identification Number: 23-30-01-143500-014070
Property address: 1200 East Canal Street, Mulberry, FL 33860

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 Purchase at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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

Dated 16th day of November, 2026.

Respectfully submitted,
PRESTIGE LAW FIRM, PLLC
/s/ Tiffani N. Brown
TIFFANI N. BROWN, ESQ.
Florida Bar No. 1008812
Prestige Law Firm, PLLC
12574 Flagler Center Blvd. Suite 101
Jacksonville, FL 32258
Phone: (850) 312-1323
Fax: (850) 213-6504
tiffani@prestigelawfl.com
Attorneys for Plaintiff
November 20, 27, 2026 26-02545K

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. 2025CA005354A000BA
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION EBO TRUST,
Plaintiff, vs.
JESUS RODRIGUEZ AND BARBARA ARAYA, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 22, 2026, and entered in 2025CA005354A000BA of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION EBO TRUST is the Plaintiff and JESUS RODRIGUEZ; BARBARA ARAYA; THE UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT 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 December 08, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 2, THE RIDGE AT SWAN LAKE, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 146, PAGES 38 THROUGH 40, INCLUSIVE, PUBLIC RECORDS OF POLK COUNTY, FLORIDA
Property Address: 1639 SWAN LAKE CIR, 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 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 November, 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
25-357718 - MaS
November 20, 27, 2026 26-02562K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2023CA004892000000
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR RESIDENTIAL MORTGAGE AGGREGATION TRUST,
Plaintiff, vs.
FRALEGE GROUP INC., et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 25, 2025, and entered in 2023CA004892000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST is the Plaintiff and FRALEGE GROUP INC.; ANDY ALEGE; RONALD FRASER are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on December 10, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 11, BLOCK 1145, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 53, PAGES 19 THROUH 28, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 459 DANUBE DR, KISSIMMEE, FL 34759

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

IMPORTANT

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

Dated this 12 day of November, 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
24-218551 - MaS
November 20, 27, 2026 26-02559K

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 December 10, 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 BOOK 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 13 day of November, 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\Michael DeVincent
Michael DeVincent, Esquire
Florida Bar No. 1070938
Communication Email:
mdevincent@raslg.com
24-230646 - MaS
November 20, 27, 2026 26-02560K

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

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO: 2026CA000873A000BA
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
MICKOY RAKEEM MILLS A/K/A MICKOY MILLS; KHADIJAH RAJARNAE HARRELL A/K/A KHADIJAH HARRELL; UNKNOWN SPOUSE OF MICKOY RAKEEM MILLS A/K/A MICKOY MILLS; UNKNOWN SPOUSE OF KHADIJAH RAJARNAE HARRELL A/K/A KHADIJAH HARRELL; SADDLE CREEK PRESERVE COMMUNITY ASSOCIATION, INC.; FOUNDATION FINANCE COMPANY LLC; UNKNOWN TENANT #1; UNKNOWN TENANT #2,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to FINAL JUDGMENT OF FORECLOSURE dated November 02, 2026 entered in Civil Case No. 2026CA000873A000BA of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and KHADIJAH RAJARNAE HARRELL AND MICKOY RAKEEM MILLS, et al, are Defendants. The Clerk, STACY M. BUTTERFIELD, CPA, shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: https://polk.realforeclose.com, at 10:00 AM on December 17, 2026, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said FINAL JUDGMENT OF FORECLOSURE to-wit:

LOT 302, OF SADDLE CREEK PRESERVE PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 189, PAGE 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS: 1713 Yellow Trl, Lakeland, FL 33801

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: November 17, 2026
/s/ Pratik R. Patel
Pratik R. Patel, Esq.
FRENKEL LAMBERT WEISMAN & GORDON, LLP
Centralized Mail Processing
53 Gibson Street
Bay Shore, NY 11706
Telephone: (631) 969-3100 |
Fax (631) 982-4513
Fl Bar #: 98057
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2,516
fleservice@flwlaw.com
04-102520-F00
November 20, 27, 2026 26-02586K

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. 532025CA004014A000BA
Land Home Financial Services, Inc.,
Plaintiff, vs.
Sandy Baez, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 532025CA004014A000BA of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Land Home Financial Services, Inc. is the Plaintiff and Sandy Baez; Association of Poinciana Villages, Inc. ; Poinciana Village Seven Association, Inc.; United States of America on behalf of the Secretary of Housing and Urban Development; LVNV Funding LLC are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 15th day of December, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 16, BLOCK 1113, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 53, PAGE(S) 19 THROUGH 28, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
TAX ID:
28-28-03-934760-024160

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

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

Dated this 17th day of November, 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 Kelley, Esq.,
Florida Bar No. 32106
Orlando Amador, Esq.,
Florida Bar No. 39265
Felicia Barry, Esq.,
Florida Bar No. 0110571
Amanda Driscole, Esq.,
Florida Bar No. 85926
Karan A Khemlani, Esq.,
Florida Bar No. 1062463
Gavin MacMillan, Esq.,
Florida Bar No. 0037641
Matthew Marks, Esq.,
Florida Bar No. 524336
Jonathan Mesker, Esq.,
Florida Bar No. 805971
Robert Rodely, Esq.,
Florida Bar No. 1059253
Julie York, Esq.,
Florida Bar No. 55337
Premlata Sanchez, Esq.,
Florida Bar No. 51509
File # 20-F01542
November 20, 27, 2026 26-02585K

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. 2025CA005369A000BA
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
RYAN VAUGHT, et al.,
Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 22, 2026 in Civil Case No. 2025CA005369A000BA of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and Ryan Vaught, 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 8th day of December, 2026 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 2, Block J, Lake Beulah Heights Division No. 4, according to the map or plat thereof, as recorded in Plat Book 6, Page 37, of the Public Records of Polk County, Florida.

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLP
Attorney for Plaintiff
225 East Robinson Street,
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 146803
25-14952FL
November 20, 27, 2026 26-02592K

SECOND INSERTION

RE-NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2026CA001769A000BA
SELENE FINANCE LP,
Plaintiff, vs.
EDWIN R. NIXON; MAUREEN S. NIXON
Defendant(s).

NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Summary Final Judgment of Foreclosure dated September 17, 2026, and entered in Case No. 2026CA001769A000BA of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein SELENE FINANCE LP, is Plaintiff and Edwin R. Nixon; Maureen S. Nixon, 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 18th day of December, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 1, BLOCK U, A RE-SUB OF A PORTION OF LAKE PIERCE HEIGHTS AND LAKE PIERCE HEIGHTS, UNIT 2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 40, PAGE 34, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address:
6595 Jenny Drive,
Lake Wales, Florida 33853

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: 11/17/2026
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: 25-400716
November 20, 27, 2026 26-02584K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO: 2025CA005123A000BA
PENNYMAC LOAN SERVICES, LLC,
Plaintiff, vs.
KAREN YVETTE REID FINNIS; DARRELL K. FINNIS A/K/A DARRELL KEVIN MICHEAL FINNIS A/K/A D. FINNIS; MAGNOLIA PARK HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC.; US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT #1; UNKNOWN TENANT #2,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to FINAL JUDGMENT OF FORECLOSURE dated September 23, 2026 entered in Civil Case No. 2025CA005123A000BA of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and KAREN YVETTE REID FINNIS AND DARRELL KEVIN MICHEAL FINNIS, et al, are Defendants. The Clerk, STACY M. BUTTERFIELD, CPA, shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: https://polk.realforeclose.com, at 10:00 AM on December 14, 2026, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said FINAL JUDGMENT OF FORECLOSURE to-wit:

LOT 243, MAGNOLIA PARK PHASE 3, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 186, PAGES 7 THROUGH 10, INCLUSIVE OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS:
1150 Torrente Lane,
Haines City, FL 33844

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: November 17, 2026
/s/ Pratik R. Patel
Pratik R. Patel, Esq.
FRENKEL LAMBERT WEISMAN & GORDON, LLP
Centralized Mail Processing
53 Gibson Street
Bay Shore, NY 11706
Telephone: (631) 969-3100 |
Fax (631) 982-4513
Fl Bar #: 98057
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2,516
fleservice@flwlaw.com
04-102715-F00
November 20, 27, 2026 26-02587K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO. 2025CA003395A000BA
LAKEVIEW LOAN SERVICING, LLC,
Plaintiff, vs.
CHRISTOPHER REDDING; JESSICA REDDING; SIMEON REDDING; UNKNOWN SPOUSE OF SIMEON REDDING; LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC.; ISPC; WELL DONE MITIGATION LLC; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY,
Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed October 28, 2026 and entered in Case No. 2025CA003395A000BA, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and CHRISTOPHER REDDING; JESSICA REDDING; SIMEON REDDING; UNKNOWN SPOUSE OF SIMEON REDDING; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION, INC.; ISPC; WELL DONE MITIGATION LLC; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on 14th day of December, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 283, LAKESIDE LANDINGS PHASE ONE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 147, PAGES 45 THROUGH 55, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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 17th day of November 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.: 25-00924 NML
V6.20190626
November 20, 27, 2026 26-02590K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2026CP003207
IN RE: ESTATE OF ARCIDES RAMOS A/K/A ARSIDES RAMOS,
Deceased.

The administration of the estate of ARCIDES RAMOS A/K/A ARSIDES RAMOS deceased, whose date of death was August 11, 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.

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.

I am disclosing that AI has been or may have been used in the filing, and certify, that each and every citation to the law or the record in the document, has been independently verified as accurate.

The date of first publication of this notice is November 20, 2026.

Personal Representative:
JEANNETTE RAMOS
639 FAIRVIEW AVENUE
HAINES CITY, FLORIDA 33844
Attorney for Personal Representative:
DAVID W. VELIZ, ESQUIRE
Florida Bar No. 846368
VELIZ KATZ LAW
630 North Wymore Road, Suite 330
Maitland, Florida 32751
Telephone: (407) 849-7072
Facsimile: (407) 849-7075
E-Mail: VelizKatz@VelizKatzLaw.com
Secondary:
Probate@VelizKatzLaw.com
Attorney for Petitioner
November 20, 27, 2026 26-02565K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO. 2025CA004533A000BA
CARRINGTON MORTGAGE SERVICES, LLC,
Plaintiff, vs.
LAWRENCE K. GILLISON; DEANA R. GILLISON; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GUARANTEED RATE INC, ITS SUCCESSORS AND ASSIGNS; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY,
Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed October 28, 2026 and entered in Case No. 2025CA004533A000BA, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein CARRINGTON MORTGAGE SERVICES, LLC is Plaintiff and LAWRENCE K. GILLISON; DEANA R. GILLISON; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GUARANTEED RATE INC, ITS SUCCESSORS AND ASSIGNS; 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 14th day of December, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 55, SECOND REPLAT OF A PART OF "LAKE ELBERT HEIGHTS" UNIT NO. 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 42, PAGE(S) 23, 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 17th day of November 2026.
Marc Granger, Esq.
Bar. No.: 146870
Kahane & Associates, P.A.
1619 NW 136th Avenue, Suite D-220
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Telephone: (954) 382-3486
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notice@kahaneandassociates.com
File No.: 25-01324 CMS
V6.20190626
November 20, 27, 2026 26-02591K

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. 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 December 18, 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.

IMPORTANT

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

Dated this 17 day of November, 2026.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
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25-292892 - MiM
November 20, 27, 2026 26-02582K

Choices and Solutions

What Should Be Done

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

BY **MILTON & ROSE FRIEDMAN**

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

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

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

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

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

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

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



THE NEGATIVE INCOME TAX

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

STEPS TO FIX ENTITLEMENTS

- **Enact a "negative income tax."**
- **Wind down Social Security**

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

l. Repeal immediately the payroll tax.

2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.

3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.

4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.

5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.

6. Finance payments under items 2, 3 and 4 out of gen-



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

> "All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.
>
> "The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.
>
> "The third is the additional cost to the taxpayers.
>
> "To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time."

The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the col1ection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

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

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

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

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

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

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

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

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

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

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