

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO.: 2025-CA-008609-O  
FREEDOM MORTGAGE CORPORATION PLAINTIFF,  
VS.  
LEON A. MASSEY JR., ET AL.,  
DEFENDANT(S).

NOTICE OF ACTION  
TO: Unknown Spouse of William P. McCray III  
Last Known Address: 408 Ventura Avenue, Orlando, FL 32805  
Current Residence: UNKNOWN  
TO: Unknown Spouse of William P. McCray III  
Last Known Address: 4030 Scotch Ter, North Port, FL 34286  
Current Residence: UNKNOWN  
TO: Unknown Spouse of Leola F. McCray  
Last Known Address: 408 Ventura Avenue, Orlando, FL 32805  
Current Residence: UNKNOWN  
TO: Leon A. Massey Jr.  
Last Known Address: 4123 Lenox Blvd, Orlando, FL 32811  
Current Residence: UNKNOWN  
TO: Leon A. Massey Jr.  
Last Known Address: 1911 River Park Blvd Orlando FL 32817  
Current Residence: UNKNOWN  
TO: Leon A. Massey Jr.  
Last Known Address: 1064 Mildred Dixon Way Winter Garden FL 34787  
Current Residence: UNKNOWN  
TO: Leon A. Massey Jr.  
Last Known Address: 18900 Schoenherr St Detroit MI 48205  
Current Residence: UNKNOWN  
TO: Unknown Spouse of Leon A. Massey Jr.  
Last Known Address: 4123 Lenox Blvd, Orlando, FL 32811  
Current Residence: UNKNOWN  
TO: Unknown Spouse of Leon A. Massey Jr.  
Last Known Address: 1911 River Park Blvd Orlando FL 32817  
Current Residence: UNKNOWN  
TO: Unknown Spouse of Leon A. Massey Jr.  
Last Known Address: 1064 Mildred Dixon Way Winter Garden FL 34787  
Current Residence: UNKNOWN  
TO: Unknown Spouse of Leon A. Massey Jr.  
Last Known Address: 18900 Schoenherr St Detroit MI 48205  
Current Residence: UNKNOWN  
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 7 AND THE EAST 1/2 OF LOT 8, BLOCK C, FIRST ADDITION TO LAKE MANN SHORES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK Q, PAGE 99, PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. LESS THE SOUTH 345 FEET THEREOF, TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS OVER THE WEST 15 FEET THEREOF.  
has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on MILLER, GEORGE & SUGGS, PLLC, Attorney for Plaintiff, whose address is 210 N. University Drive, Suite 900, Coral Springs, FL 33071, on or before 30 days from the first date of publication, within or before a date at least thirty (30) days after the first publication of this Notice in the La Gaceta Publishing, Inc., 3210 E. 7th Ave, Tampa, FL 33605 and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration at 425 N. Orange Avenue, Room 2130, Orlando, Florida 32801, Telephone: (407) 836-2303 within two (2) working days of your receipt of this document; If you are hearing or voice impaired, call 1-800-955-8771.  
WITNESS my hand and the seal of this Court this 12th day of January, 2026.

TIFFANY M. RUSSELL  
As Clerk of Court  
By: /s/ Rasheda Thomas  
As Deputy Clerk  
Publish: La Gaceta Publishing, Inc, 3210 E. 7th Ave, Tampa, FL 33605  
11080-1028923

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Palm Financial Services, LLC  
Plaintiff,  
vs.  
LeighAnn Chambley, as Successor Trustee of The Sayers Family Trust, dated November 30, 1999, et al.  
Defendants. Case No.: 2024-CA-005647-O  
Division: 39  
Judge Michael Deen

NOTICE OF SALE  
Notice is hereby given that on March 17, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

An undivided 0.3202% interest in Unit 8B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 13008928.0).

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 15, 2026, in Civil Case No. 2024-CA-005647-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
Michael E. Carleton (FLBN: 1007924)  
Craig P. Rogers (FLBN: 352128)  
Jasmin Hernandez (FLBN: 1044494)  
The Manley Law Firm LLC  
P.O. Box 165028

P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
Primary: statee-file@mdklegal.com  
Secondary: sef-JAZeppetello@mdklegal.com  
Attorney for Plaintiff  
11080-1028818

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
Primary: statee-file@mdklegal.com  
Secondary: sef-JAZeppetello@mdklegal.com  
Attorney for Plaintiff  
11080-1028818

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Palm Financial Services, LLC  
Plaintiff,  
vs.  
Isaac Anthony Walker, et al.  
Defendants. Case No.: 2024-CA-008002-O  
Division: 39  
Judge Michael Deen

NOTICE OF SALE  
Notice is hereby given that on March 17, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

An undivided 0.1479% interest in Unit 4C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. (Contract No.: 16006620.0)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 15, 2026, in Civil Case No. 2024-CA-008002-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
Michael E. Carleton (FLBN: 1007924)  
Craig P. Rogers (FLBN: 352128)  
Jasmin Hernandez (FLBN: 1044494)  
The Manley Law Firm LLC  
P.O. Box 165028

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Telephone: 407-404-5266  
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Primary: statee-file@mdklegal.com  
Secondary: sef-JAZeppetello@mdklegal.com  
Attorney for Plaintiff  
11080-1028819

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Vistana Fountains Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Katherine P. Madigan AKA, Katherine Madigan, deceased, et al.

Defendants. Case No.: 2024-CA-008669-O  
Division: 35  
Judge Margaret H. Schreiber

NOTICE OF SALE

Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 51, in Unit 1333, Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereto and supplements thereto ('Declaration')

(Contract No.: 1333-51A-623558)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 21, 2026, in Civil Case No. 2024-CA-008669-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
Michael E. Carleton (FLBN: 1007924)  
Craig P. Rogers (FLBN: 352128)  
Jasmin Hernandez (FLBN: 1044494)  
The Manley Law Firm LLC  
P.O. Box 165028

Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
Primary: statee-file@mdklegal.com  
Secondary: sef-JAZeppetello@mdklegal.com  
Attorney for Plaintiff  
11080-1029066

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Vistana Spa Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Barry A. Biscotti, deceased, et al.

Defendants. Case No.: 2025-CA-005971-O  
Division: 35  
Judge Margaret H. Schreiber

NOTICE OF SALE

Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 33, in Unit 730, of Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereto and supplements thereto ('Declaration')

(Contract No.: 0730-33A-300866)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 21, 2026, in Civil Case No. 2025-CA-005971-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
Michael E. Carleton (FLBN: 1007924)  
Craig P. Rogers (FLBN: 352128)  
Jasmin Hernandez (FLBN: 1044494)  
The Manley Law Firm LLC  
P.O. Box 165028

Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
Primary: statee-file@mdklegal.com  
Secondary: sef-JAZeppetello@mdklegal.com  
Attorney for Plaintiff  
11080-1029067

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Flex Vacations Owners Association, Inc., a Florida Corporation  
Plaintiff,  
vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Leslie-Ann Morse, deceased, et al.

Defendants. Case No.: 2025-CA-010343-O  
Division: 40  
Judge John E. Jordan

NOTICE OF SALE

Notice is hereby given that on March 17, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

An undivided 0.7168% interest in Unit 7C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto. (Contract No.: 14011290.1)

Any person claiming an interest in the surplus from this sale, if any, other than

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.  
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 15, 2026, in Civil Case No. 2025-CA-000926-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
Michael E. Carleton (FLBN: 1007924)  
Craig P. Rogers (FLBN: 352128)  
Jasmin Hernandez (FLBN: 1044494)  
The Manley Law Firm LLC  
P.O. Box 165028

Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
Primary: statee-file@mdklegal.com  
Secondary: sef-JAZeppetello@mdklegal.com  
Attorney for Plaintiff  
11080-1028815

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Vistana Spa Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.  
Sean Degan, et al.  
Defendants. Case No.: 2024-CA-008002-O  
Division: 35  
Judge Margaret H. Schreiber

NOTICE OF SALE

Notice is hereby given that on March 17, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

An undivided 0.1479% interest in Unit 4C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

(Contract No.: 16006620.0)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 15, 2026, in Civil Case No. 2024-CA-008002-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
Michael E. Carleton (FLBN: 1007924)  
Craig P. Rogers (FLBN: 352128)  
Jasmin Hernandez (FLBN: 1044494)  
The Manley Law Firm LLC  
P.O. Box 165028

Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
Primary: statee-file@mdklegal.com  
Secondary: sef-JAZeppetello@mdklegal.com  
Attorney for Plaintiff  
11080-102915

NOTICE OF SALE

Notice is hereby given that on March 17, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

VOI Number 236601-01, an Annual Type, Number of VOI Ownership Points 60000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

(Contract No.: 236601-01PP-236601)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 15, 2026, in Civil Case No. 2025-CA-009302-O, pending in the Circuit Court in Orange County, Florida.

Jasmin Hernandez (FLBN: 1044494)  
Michael E. Carleton (FLBN: 1007924)  
Jordan A. Zeppetello (FLBN: 1049568)  
Craig P. Rogers (FLBN: 352128)  
The Manley Law Firm LLC  
P.O. Box 165028

Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
Primary: statee-file@mdklegal.com  
Secondary: sef-JAZeppetello@mdklegal.com  
Attorney for Plaintiff  
11080-102915

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

of Vistana Spa Condominium, as recorded in Official Records Book 3677, Page 335, Public Records of Orange County, Florida, and all amendments thereof and supplements thereto, if any ('Declaration') Contract No.: 0709-08A-313029 has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 13th day of January, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA

By: /s/ Joji Jacob

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:  
THE MANLEY LAW FIRM LLC  
11080-1029137

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY, FLORIDA  
Vistana Lakes Condominium Association, Inc., a Florida Corporation  
Plaintiff,

vs.

Mary Black, et al.  
Defendants. Case No.: 2025-CA-010782-O  
Division:

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT MARY BLACK AND STEPHEN BLACK

To:  
MARY BLACK  
2 FLAT 1/1 KESSOG GARDENS  
BALLOCH G83 8QJ

UNITED KINGDOM

STEPHEN BLACK

66 DILICHP CLOSE

ALEXANDRIA G83 9JP

UNITED KINGDOM

and all parties claiming interest by, through, under or against Defendant(s) MARY BLACK AND STEPHEN BLACK, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

Unit Week 11, in Unit 1955, an Annual Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')

Contract No.: 19554-11AP-822522

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 2nd day of January, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA

By: /s/ Lauren Scheidt

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:  
THE MANLEY LAW FIRM LLC  
11080-1029156

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY, FLORIDA  
HPC Owners' Association, Inc., a Florida corporation not-for-profit  
Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Betty R. Schryver, deceased, et al.

Defendants. Case No.: 2025-CA-010829-O

Division: 48

Judge Brian Sandor

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MELISSA FAYE RAMSEY LARSON, DECEASED, RYAN LARSON, AS POTENTIAL HEIR TO MELISSA FAYE RAMSEY LARSON AND KRISTIN BABLER, AS POTENTIAL HEIR TO MELISSA FAYE RAMSEY LARSON

To:

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MELISSA FAYE RAMSEY LARSON, DECEASED, RYAN LARSON, AS POTENTIAL HEIR TO MELISSA FAYE RAMSEY LARSON

4 1ST ST  
EXCELSIOR, MN 55331-1712

UNITED STATES OF AMERICA

RYAN LARSON, AS POTENTIAL HEIR TO MELISSA FAYE RAMSEY LARSON

2908 BRYANT AVENUE

APARTMENT 109

MINNEAPOLIS, MD 55408

UNITED STATES OF AMERICA

KRISTIN BABLER, AS POTENTIAL HEIR TO MELISSA FAYE RAMSEY LARSON

5240 KALLAND COURT

ALBERTVILLE, MN 55301

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MELISSA FAYE RAMSEY LARSON, DECEASED, RYAN LARSON, AS POTENTIAL HEIR TO MELISSA FAYE RAMSEY LARSON AND KRISTIN BABLER, AS POTENTIAL HEIR TO MELISSA FAYE RAMSEY LARSON, and all parties having or claiming to have any right, title or interest in the property herein

described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

VOI Number 229358-01, an Annual Type, Number of VOI Ownership Points 81000

and VOI Number 229358-02, an Annual Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

Contract No.: 42-01-315499

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 9th day of January, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA

By: /s/ Rosa Aviles

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:  
THE MANLEY LAW FIRM LLC  
11080-1029135

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY, FLORIDA  
Palm Financial Services, LLC  
Plaintiff,

vs.

Elizabeth Casey, et al.

Defendants. Case No.: 2025-CA-011422-O

Division: 39

Judge Michael Deen

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) I,II AGAINST DEFENDANT ELIZABETH CASEY AND MARK CASEY

To:

ELIZABETH CASEY

613 PINE AVE

SANFORD, FL 32771-1966

UNITED STATES OF AMERICA

MARK CASEY

613 PINE AVE

SANFORD, FL 32771-1966

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ELIZABETH CASEY AND MARK CASEY, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 0.4690% interest in Unit 81 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

Contract No.: 10001808.1

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 13th day of January, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA

By: /s/ Joji Jacob

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:  
THE MANLEY LAW FIRM LLC  
11080-1029133

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY, FLORIDA  
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company  
Plaintiff,

vs.

N, O, et al.

Defendants. Case No.: 2025-CA-011581-O

Division: 37

Judge Diego M. Madrigal III

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) XI, XII AGAINST DEFENDANT JAMES L. BLOCKER

To:

JAMES L. BLOCKER

4311 CREEKVIEW DR

HEPHZIBAH, GA 30815

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) JAMES L. BLOCKER, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

VOI Number 315499-01, an Annual Type, Number of VOI Ownership Points 38000

and VOI Number 315499-02, an Annual Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

Contract No.: 42-01-315499

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 7th day of January, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA

By: /s/ Rosa Aviles

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

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**LEGAL ADVERTISEMENT****ORANGE COUNTY**

BROOKLYN CENTER, MN 55430  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) VISON KORYON AND MASSA ROGERS KORYON, and all parties having or claiming to have any right, title or interest in the property herein described;  
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: VOI Number 315685-01, an Annual Type, Number of VOI Ownership Points 40000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. Contract No.: 42-01-315685

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of this Court on the 8th day of January, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA

By: /s/ Rasheda Thomas

Deputy Clerk  
NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1029152

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY, FLORIDA  
Vistana Falls Condominium Association, Inc., a Florida Corporation  
Plaintiff,

vs.  
Jill Marie Monaghan, et al.  
Defendants. Case No.: 2025-CA-011595-O  
Division: 15

Judge Tanya Davis Wilson

/ PUBLISH 2 CONSECUTIVE WEEKS  
NOTICE OF ACTION AGAINST DEFENDANT KIMBERLY J. MONAGHAN, AS TRUSTEE OF THE SHERRY DIANNE MONAGHAN DECLARATION OF TRUST DATED NOVEMBER 11, 1997, AS POTENTIAL HEIR TO SHERRY D. MONAGHAN AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SHERRY D. MONAGHAN, DECEASED

To:  
KIMBERLY J. MONAGHAN, AS TRUSTEE OF THE SHERRY DIANNE MONAGHAN DECLARATION OF TRUST DATED NOVEMBER 11, 1997, AS POTENTIAL HEIR TO SHERRY D. MONAGHAN  
42450 OLD BRIDGE ROAD  
CANTON, MI 48188

UNITED STATES OF AMERICA  
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SHERRY D. MONAGHAN, DECEASED

62 FAIRWOOD BLVD  
PLEASANT RIDGE, MI 48069-1217

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) KIMBERLY J. MONAGHAN, AS TRUSTEE OF THE SHERRY DIANNE MONAGHAN DECLARATION OF TRUST DATED NOVEMBER 11, 1997, AS POTENTIAL HEIR TO SHERRY D. MONAGHAN AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SHERRY D. MONAGHAN, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: Unit Week 19, in Unit 306, of Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') Contract No.: 0306-19A-907858

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of this Court on the 13th day of January, 2026.

TIFFANY MOORE RUSSELL

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA

By: /s/ Rosa Aviles

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1029145

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY, FLORIDA  
Bella Florida Condominium Association, Inc., a Florida Corporation  
Plaintiff,

vs.  
Thomas J. Snoblen, individually and as Potential Heir to Judith S. Shapiro, et al. Defendants. Case No.: 2025-CA-011603-O  
Division: 35  
Judge Kevin B. Weiss

/ PUBLISH 2 CONSECUTIVE WEEKS  
NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOE E. GAMBRELL JR., DECEASED AND MARGARET GAMBRELL ZOMORODI, AS POTENTIAL HEIR TO JOE E. GAMBRELL JR., DECEASED

1506 BELLE TERRE AVE  
CHARLOTTE, NC 28205-2902

UNITED STATES OF AMERICA  
MARGARET GAMBRELL ZOMORODI, AS POTENTIAL HEIR TO JOE E. GAMBRELL JR., DECEASED

1106 STONE KIRK DRIVE  
RALEIGH, NC 27614

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOE E. GAMBRELL JR., DECEASED AND MARGARET GAMBRELL ZOMORODI, AS POTENTIAL HEIR TO JOE E. GAMBRELL JR., and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: Unit Week 28, in Unit 0729, Vista Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') Contract No.: 0729-28A-311425

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 14 day of January, 2026.

TIFFANY MOORE RUSSELL

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: /s/ Takiana Didier

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1029139

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY, FLORIDA  
Bella Florida Condominium Association, Inc., a Florida Corporation  
Plaintiff,

vs.  
Eric Stephen Gusler, et al.  
Defendants. Case No.: 2025-CA-012253-O  
Division: 35  
Judge Margaret H. Schreiber

/ PUBLISH 2 CONSECUTIVE WEEKS  
NOTICE OF ACTION AS TO COUNT(S) III AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED

To:  
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: 247-14 136TH ROAD

ROSEDALE, NY 11422

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANDREA DYER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

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## **ORANGE COUNTY**

for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interest holder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43126-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Robert M. Rechting, 694 DORGENE LN, Cincinnati, OH 45244-1066; WEEK: 50; UNIT: 460; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,092.55; PER DIEM: \$0.55 OBLIGOR: Sotero Delgado, 16701 SW 282ND ST, Homestead, FL 33030-2052 and Soledad Cortes, 16701 SW 282ND ST, Homestead, FL 33030-2052; WEEK: 42; UNIT: 0686; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,109.77; PER DIEM: \$0.55 OBLIGOR: Mario Silva, 6 WASHINGTON ST, Tyngsboro, MA 01879-1257 and Deborah A. Silva, 6 WASHINGTON ST, Tyngsboro, MA 01879-1257; WEEK: 36; UNIT: 714; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,092.55; PER DIEM: \$0.55 OBLIGOR: Kathleen A. McGough, 215 GEORGETOWN RD, Boxford, MA 01921-1609; WEEK: 39; UNIT: 0722; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,109.77; PER DIEM: \$0.55 OBLIGOR: Ann Young Graham, 37313 HIGHWAY 74 TRLR 77, Geismar, LA 70734-3218 and Jennifer Young, 37313 HIGHWAY 74 TRLR 88, Geismar, LA 70734-3218; WEEK: 32; UNIT: 0742; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,109.77; PER DIEM: \$0.55 File Numbers: 25-017147, 25-017368, 25-017411, 25-017421, 25-017466  
MDK-74243

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Spa Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Spa Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. \$721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Gregory Reider, 7924 KING'S BENCH PL, Pasadena, MD 21122-6302 and Kimberly Ann Reider, 7924 KING'S BENCH PL, Pasadena, MD 21122-6302; WEEK: 21; UNIT: 0731; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,092.55; PER DIEM: \$0.55 File Numbers: 25-017441 MRK:7-1000

MDR-74220

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TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Springs Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Springs Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4052, Page 3241, Public Records of Orange County, Florida and all amendments thereof and

## **ORANGE COUNTY**

supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Springs Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Robert James Fox li, 4161 GLEN DEVON DRIVE, Atlanta, GA 30327; WEEK: 25; UNIT: 0809; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 OBLIGOR: Lisa Marie Millwater, 1 FRAN LN, Selden, NY 11784-2614; WEEK: 18; UNIT: 0815; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,149.28; PER DIEM: \$0.57 OBLIGOR: Doris C. Tyler, 7203 OLD CAROLINA RD, Gainesville, VA 20155-1853; WEEK: 31; UNIT: 0816; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 OBLIGOR: Stephen D. Plunkett, 14 THORNDON HALL, THORNDON PARK CM133RJ United Kingdom and Rita L. Plunkett, AKA R. L. Plunkett, HILLCREST CHILDERDITCH LANE LITTLE WARLEY BRENTWOOD, Brentwood CM133EQ United Kingdom; WEEK: 16; UNIT: 933; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 OBLIGOR: Tita Z. Zanarias, 1420 YORK AVE, APT 6H, New York, NY 10021-3155; WEEK: 14; UNIT: 0935; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 File Numbers: 25-017488, 25-017498, 25-017499, 25-017611, 25-017615 MDK-74218

## **ORANGE COUNTY**

2331; WEEK: 20; UNIT: 0823; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,149.28; PER DIEM: \$0.57 OBLIGOR: Jose-Anmosei P. Lozada, 135 BLOOMFIELD AVE, SUITE C, Bloomfield, NJ 07003-5902 and Luningning T. Lozada, 135 BLOOMFIELD AVE STE C, Bloomfield, NJ 07003-5902; WEEK: 17; UNIT: 0824; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 OBLIGOR: Robert J. Farnell, 34408 STATE ROAD 54, UNIT #182, Wesley Chapel, FL 33543-9108; WEEK: 05; UNIT: 0826; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,149.28; PER DIEM: \$0.57 File Numbers: 25-017500, 25-017508, 25-017509, 25-017512, 25-017514 MDK-74225

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vista Springs Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vista Springs Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4052, Page 3241, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration"). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vista Springs Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Eddy Dean Laclair, 4558 MESA MORENO DR, Las Cruces, NM 88011-7234; WEEK: 05; UNIT: 0833; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$1,437.52; PER DIEM: \$0.29 OBLIGOR: Eric A. Toogood Sr., AKA E. A. Toogood SR., 49 MARLSON RD, Meriden, CT 06450-4712; WEEK: 28; UNIT: 0860; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 OBLIGOR: Anthony D. Mccrumb, 424 S MOORLAND DR, Battle Creek, MI 49015-3944 and Theresa Mccrumb, 937 MEADOW DR, Battle Creek, MI 49015-4613; WEEK: 08; UNIT: 0907; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 OBLIGOR: Robert Paul Beaton, 137 S WATER ST, Marine City, MI 48039-1692; WEEK: 12; UNIT: 0935; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 File Numbers: 25-017524, 25-017549, 25-017554, 25-017608, 25-017614 MDK-74217

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Bella Florida Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Bella Florida Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration"). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Bella Florida Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Theodore J. Lombard, 604 FOUR WINDS POINTE, Peachtree City, GA 30269-3225 and Linda B. Lombard, 604 FOUR WINDS POINT, Peachtree City, GA 30269; WEEK: 41; UNIT: 0931; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 OBLIGOR: Theodore J. Lombard, 604 FOUR WINDS POINT, Peachtree City, GA 30269-3225 and Linda B. Lombard, 604 FOUR WINDS POINT, Peachtree City, GA 30269; WEEK: 41; UNIT: 0931; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 OBLIGOR: Robert Paul Beaton, 137 S WATER ST, Marine City, MI 48039-1692; WEEK: 12; UNIT: 0935; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324254; TOTAL: \$2,168.59; PER DIEM: \$0.57 File Numbers: 25-017524, 25-017549, 25-017554, 25-017608, 25-017614 MDK-74217

## **ORANGE COUNTY**

or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Bradley M. Christenson, PO BOX 214, Wahpeton, ND 58074-0214; WEEK: 32; UNIT: 09106; TYPE: Annual; DATE REC.: June 4, 2025; DOC NO.: 20250325920; TOTAL: \$2,678.00; PER DIEM: \$0.77 File Numbers: 25-017562 MDK-74219

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Fountains II Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Fountains II Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Mr. Aaron Fitt, 26 MANOR DR, Newton, NJ 07860-2740 and Mrs. Paula Fitt, 26 MANOR DR, Newton, NJ 07860-2740; WEEK: 09; UNIT: 1654; TYPE: Odd Biennial; DATE REC.: May 30, 2025; DOC NO.: 20250316586; TOTAL: \$1,426.72; PER DIEM: \$0.28 File Numbers: 25-018120 MDK-74224

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A - Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Lakes Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Lakes Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Brenda L. Casbarro, 1040 BOUGH CT, Gurnee, IL 60031-1701; WEEK: 31; UNIT: 1925; TYPE: Even Biennial; TOTAL: \$4,467.55;

## **ORANGE COUNTY**

PER DIEM: \$1.29; NOTICE DATE: January 20, 2026 File Numbers: 25-018406  
MDK-74258

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TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Cascades Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Cascades Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A. Zappetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Robert M. Rechtin, 694 DORGENE LN, Cincinnati, OH 45244-1066 and Teresa A. Rechtin, 694 DORGENE LN, Cincinnati, OH 45244-1066; WEEK: 28; UNIT: 2171; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,307.74; PER DIEM: \$0.61 OBLIGOR: Emmarie Holdings LLC, 13066 CONNER ST, Detroit, MI 48205-3242; WEEK: 28; UNIT: 2658; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,490.42; PER DIEM: \$0.30 OBLIGOR: Renee M. Diiorio, AKA Renee Diiorio, 39 NASSAU PKWY, Oceanside, NY 11572-1547 and Thomas J. Diiorio Jr., AKA Thomas Diiorio Jr., 39 NASSAU PKWY, Oceanside, NY 11572-1547; WEEK: 51; UNIT: 2662; TYPE: Even Biennial; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,505.01; PER DIEM: \$0.31 OBLIGOR: Walter Grino, 318 COOLIDGE BLVD, Norristown, PA 19401-2927; WEEK: 21; UNIT: 2665; TYPE: Odd Biennial; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,088.54; PER DIEM: \$0.15 OBLIGOR: Julie Alzate, 8478 N STATE HIGHWAY 130, Newton, IL 62448-4055; WEEK: 43; UNIT: 2741; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,307.74; PER DIEM: \$0.61 File Numbers: 25-018545, 25-019875, 25-019893, 25-019899, 25-019990  
MDK-74258

NONJUDICIAL PROCEEDING TO  
FORECLOSE CLAIM OF LIEN BY  
TRUSTEE  
FILE NO.: 25-019550  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
NALU PURAKKAL SHAMSUDDIN,  
SHAFNA SHAMSUDDIN, SHAZINA  
SHAMSUDDIN, SHINOJ SHAMSUDDIN,  
SHAMSEENA SHAMSUDDIN  
SHAMSEENA SHAMSUDDIN

TRUSTEE'S NOTICE OF SALE  
TO: Nalu Purakkal Shamsuddin, PO BOX 44112, Abu Dhabi, 99999 ,United Arab Emirates  
Shafna Shamsuddin, Saadiyat Beach Club villa, Saadiyat Island, Abu Dhabi, 44112, United Arab Emirates  
Shazina Shamsuddin, Po Box 44112, Abu Dhabi, 99999 ,United Arab Emirates  
Shinjo Shamsuddin, Po Box 44112, Abu Dhabi, 99999 ,United Arab Emirates  
Shamseena Shamsuddin, PO BOX 44112, Abu Dhabi, 99999 ,United Arab Emirates  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:  
An undivided 0.8304% interest in Unit 89C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')  
The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343008 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.44 together with the costs of this proceeding and sale and all other amounts

(Continued on next page)

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secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4,606.32. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,606.32. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028966

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-019601  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
SJIJE OUYANG, FREDA JIANG  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**  
TO: Sjiye Ouyang, 7017 Mistflower Lane, Dallas, TX 75231  
Freda Jiang, 91-1841 Keaunui Dr, Ewa Beach, HI 96706-5666  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm, LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.2958% interest in Unit 11C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343072 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,852.11.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,852.11. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028963

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-019610  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
JULIE MARTZ  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**  
TO: Julie Martz, 4540 Nw 6th Cir, Ocala, FL 34475  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm, LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.5525% interest in Unit 113A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343008 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.86 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,827.62.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

amount of \$2,827.62. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028962

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-019625  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
FREDERICH SEE HUONG YONG,  
JANNETTE YONG, MICHELLE GRACE  
YONG, BRANDON DANIEL YONG  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**  
TO: Frederick See Huong Yong, 5757 Uplander Way, #3209, Culver City, CA 90230  
Janette Yong, 5757 Uplander Way, Culver City, CA 90230-6619  
Michelle Grace Yong, 5757 Uplander Way Ste 209, Culver City, CA 90230-6619  
Brandon Daniel Yong, 5757 Uplander Way Ste 209, Culver City, CA 90230-6619  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.3295% interest in Unit 1E of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343095 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.52 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,969.93.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,969.93. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028972

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-019638  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
DANIELLE L ISENBERG, JAMES D  
ISENBERG  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**  
TO: Danielle L Isenberg, 255 N 4th St, Liberty Mills, IN 46946

James D Isenberg, 106 TRIGG CT, Glasgow, KY 42141-2252  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm, LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.4436% interest in Unit 8D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343072 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.79 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,633.85.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,376.20. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from

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Trustee payable to the Lienholder in the amount of \$3,900.67. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028955

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-019654  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
FREDERICK PAUL GARNER  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**  
TO: Frederick Paul Garner, 2644 ROANOKE AVE, New Albany, IN 47150-2452

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.1780% interest in Unit 5A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343095 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.52 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,969.93.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,969.93. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028952

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-019657  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
KATHRYN E. DUPRE, WILLIAM J.  
DUPRE IV  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**  
TO: Kathryn E. Dupre, 707 101ST AVE S.E, Lake Stevens, WA 98258  
William J. Dupre IV, 707 101ST AVE SE, Lake Stevens, WA 98258

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.1642% interest in Unit 52A of Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.32 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,676.58.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,676.58. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028952

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-019678  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
JULI RAE RADLOFF  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**  
TO: Juli Rae Radloff, 13671 Pinecrest Dr, Largo, FL 33774

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.3314% interest in Unit 146B of Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343011 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.16 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,102.24.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,102.24. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

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amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-102896

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-019679  
PALM FINANCIAL SERVICES, LLC, Lienholder, vs.

ROBERT A. SEGARIA  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Robert A. Segaria, PO BOX 661, Conyngham, PA 18219-0661  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for sale:

An undivided 0.2859% interest in Unit 84C of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343011 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.40 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,872.03.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,872.03. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-102896

**TRUSTEE'S NOTICE OF SALE** TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at St. Augustine Resort Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of St. Augustine Resort Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$ (See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$ (See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$ (See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-102896

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Lamar, 800 JENNINGS MILL DR, Bowie, MD 20721-6203; WEEK: 33, 33; UNIT: 26604, 26605; TYPE: Annual, Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330095; TOTAL: \$3,003.45; PER DIEM: \$0.69 OBLIGOR: Terri Frances Meyer Bang-Martinez as Trustee of the Meyer-Bang Family Trust U/A dated 08/15/2007, 7 FAIRVIEW, Irvine, CA 92602-0839 and Silvio Alberto Martinez, 29 MALIBU, Irvine, CA 92602-1038; WEEK: 17; UNIT: 26608; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330095; TOTAL: \$2,342.25; PER DIEM: \$0.50 File Numbers: 25-019860, 25-019885, 25-019888 MDK-74221

**TRUSTEE'S NOTICE OF SALE** TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Cascades Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Cascades Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$ (See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$ (See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$ (See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-102896

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the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$ (See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-102896

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Christiana, TN 37037-5708 and Kimberly Jean Palmer, 6940 MILLERSBURG RD, Christiana, TN 37037-5708; WEEK: 26; UNIT: 2729; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,307.74; PER DIEM: \$0.61 File Numbers: 25-019861, 25-019872, 25-019943, 25-019960, 25-019963 MDK-74250

**TRUSTEE'S NOTICE OF SALE** TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Amelia Resort Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Amelia Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9231, Page 0884, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Amelia Resort Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$ (See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$ (See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$ (See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-102896

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zappetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Kevin W. Berge, 498 DONGAN HILLS AVE, Staten Island, NY 10305-3319 and Jennifer A. Berge, 498 DONGAN HILLS AVE, Staten Island, NY 10305-3319; WEEK: 10; UNIT: 2747; TYPE: Even Biennial; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,505.02; PER DIEM: \$0.31 OBLIGOR: Sheila Andrews, 19915 TRUMAN DR, Big Lake, MN 55309-4822 and Thomas J. Andrews, 3055 OLD HIGHWAY 8 STELL 12, Minneapolis, MN 55418-2500; WEEK: 02; UNIT: 2755; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,283.10; PER DIEM: \$0.61 File Numbers: 25-019999, 25-0200013 MDK-74237

**TRUSTEE'S NOTICE OF SALE** TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Amelia Resort Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Amelia Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9231, Page 0884, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Amelia Resort Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$ (See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$ (See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$ (See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zappetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Gustavo Alberto Zapata, 959 E MAIN ST, APT #915, Lexington, SC 29072; WEEK: 14; UNIT: 27209; TYPE: Even Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$1,153.85; PER DIEM: \$0.17 OBLIGOR: Yu Hui Yan, 25 TIOGA DR, Jericho, NY 11753-1945 and Fengyi Shen, 20550 COVENTRY DR, Brookfield, WI 53045-4049; WEEK: 43; UNIT: 27302; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,181.25; PER DIEM: \$0.57 OBLIGOR: Timothy L. Safford, 110-42 198 ST, Hollis, NY 11412 and Sarah Lee Safford, 1860 COBBLESTONE WAY N, Terre Haute, IN 47802-4297; WEEK: 28; UNIT: 27505; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,486.45; PER DIEM: \$1.24 OBLIGOR: Patricia A. Donnelly, 92 CAT ROCK RD, Cos Cob, CT 06807-1708; WEEK: 19; UNIT: 28101; TYPE: Even Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$1,145.15; PER DIEM: \$0.17 OBLIGOR: Kenton Joseph Howerton, 724 21ST ST, APT 10, Hermosa Beach, CA 90254-3009 and Robin Teresa Howerton, 5885 TWELVE OAKS DR, CUMMING, GA 30028; WEEK: 18; UNIT: 28302; TYPE: Even Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$1,432.95; PER DIEM: \$0.29 File Numbers: 25-019954, 25-019965, 25-020005, 25-020023, 25-020039 MDK-74240

**TRUSTEE'S NOTICE OF SALE** TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Cascades Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Cascades Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$ (See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$ (See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$ (See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Christopher J. Lackie, PO BOX 36 820 BELVIDERE RD, Eden, VT 05652-0036 and Sandra R. Lackie, PO BOX 36 820 BELVIDERE RD, Eden, VT 05652-0036; WEEK: 38; UNIT: 28305; TYPE: Even Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$1,506.58; PER DIEM: \$0.31 OBLIGOR: Rhonda Green, 103 GARDEN DR, Mc Cormick, SC 29835-3318 and Timothy Green, 13218 COMPASS ROSE, San Antonio, TX 78263-2382; WEEK: 16; UNIT: 28402; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,181.25; PER DIEM: \$0.57 File Numbers: 25-020037, 25-020044, 25-020046 MDK-74259

**TRUSTEE'S NOTICE OF SALE** TO: (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Amelia Resort Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Amelia Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9231, Page 0884, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Amelia Resort Condominium Association,

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\$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Nicole Y. Drew, 3715 BERLEIGH HILL CT, Burtonsville, MD 20866-1391; WEEK: 05; UNIT: 29102; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,140.78; PER DIEM: \$0.56 OBLIGOR: Teresa Michaela, 24071 CHICAGO ST, Dearborn, MI 48124-3205; WEEK: 29; UNIT: 29306; TYPE: Even Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$1,093.50; PER DIEM: \$0.31 OBLIGOR: Winfield Price, 377 E 54TH ST, Brooklyn, NY 11203-4603 and Donna Bispham-price, 377 E 54TH ST, Brooklyn, NY 11203-4603; WEEK: 37; UNIT: 29503; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,315.43; PER DIEM: \$0.63 OBLIGOR: Patricia L. McClellan, 4643 VILLA FRANCE DR, Brighton, MI 48116 and Robert C. McClellan, 4643 VILLA FRANCE DR, Brighton, MI 48116; WEEK: 42; UNIT: 29505; TYPE: Odd Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,146.76; PER DIEM: \$0.54 OBLIGOR: Thomas C. Spaulding, 108 COLCHESTER RD, Essex Junction, VT 05452-3647 and Keith E. Spaulding, 108 COLCHESTER RD, Essex Junction, VT 05452-3647; WEEK: 18; UNIT: 30305; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,315.43; PER DIEM: \$0.63 File Numbers: 25-020056, 25-020068, 25-020075, 25-020078, 25-020090 MDK-74254

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Amelia Resort Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Amelia Resort Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Amelia Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9231, Page 0884, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Christopher J. Makepeace, 2676 SE GRAND DR, Port Saint Lucie, FL 34952-7130; WEEK: 08; UNIT: 29306; TYPE: Annual; TOTAL: \$3,957.55; PER DIEM: \$1.24; NOTICE DATE: January 20, 2026 File Numbers: 25-020067 MDK-74264

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on March 5, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Amelia Resort Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Amelia Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9231, Page 0884, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Amelia Resort Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Data Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale

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by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Nicole Y. Drew, 3715 BERLEIGH HILL CT, Burtonsville, MD 20866-1391; WEEK: 05; UNIT: 29102; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,140.78; PER DIEM: \$0.56 OBLIGOR: Teresa Michaela, 24071 CHICAGO ST, Dearborn, MI 48124-3205; WEEK: 29; UNIT: 29306; TYPE: Even Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$1,093.50; PER DIEM: \$0.31 OBLIGOR: Winfield Price, 377 E 54TH ST, Brooklyn, NY 11203-4603 and Donna Bispham-price, 377 E 54TH ST, Brooklyn, NY 11203-4603; WEEK: 37; UNIT: 29503; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,315.43; PER DIEM: \$0.63 OBLIGOR: Patricia L. McClellan, 4643 VILLA FRANCE DR, Brighton, MI 48116 and Robert C. McClellan, 4643 VILLA FRANCE DR, Brighton, MI 48116; WEEK: 42; UNIT: 29505; TYPE: Odd Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,146.76; PER DIEM: \$0.54 OBLIGOR: Thomas C. Spaulding, 108 COLCHESTER RD, Essex Junction, VT 05452-3647 and Keith E. Spaulding, 108 COLCHESTER RD, Essex Junction, VT 05452-3647; WEEK: 18; UNIT: 30305; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330077; TOTAL: \$2,315.43; PER DIEM: \$0.63 File Numbers: 25-020056, 25-020068, 25-020075, 25-020078, 25-020090 MDK-74254

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Amelia Resort Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Amelia Resort Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Amelia Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9231, Page 0884, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Christopher J. Makepeace, 2676 SE GRAND DR, Port Saint Lucie, FL 34952-7130; WEEK: 08; UNIT: 29306; TYPE: Annual; TOTAL: \$3,957.55; PER DIEM: \$1.24; NOTICE DATE: January 20, 2026 File Numbers: 25-020067 MDK-74264

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-020724  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.

**PHYLIS V. WHITCOMB, DEMITRIUS WHITCOMB**  
Obligor(s)

**/ TRUSTEE'S NOTICE OF SALE**

TO: Phyllis V. Whitcomb, 18132 66 Ct, Apt 102, Tinley Park, IL 60477

Demitrius Whitcomb, 11839 S KARLOV AVE, Alsip, IL 60803-1649

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Beach Club Villas will be offered for sale:

An undivided 0.2509% interest in Unit 29 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto ('Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.79 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,668.81.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,855.81. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1028961

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**

FILE NO.: 25-020728

PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.

**KENT P. MARTIN, ROSE L. MARTIN**  
Obligor(s)

**/ TRUSTEE'S NOTICE OF SALE**

TO: Kent P. Martin, 2256 PRESLEY DR, Grove City, OH 43123

Rose L. Martin, 2256 PRESLEY DR, Grove City, OH 43123-3628

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Beach Club Villas will be offered for sale:

An undivided 0.2509% interest in Unit 29 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto ('Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343056 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.79 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,668.81.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1028961

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**

FILE NO.: 25-020728

PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.

**AMADA ALVAREZ**  
Obligor(s)

**/ TRUSTEE'S NOTICE OF SALE**

TO: Amada Alvarez, 132 TIVOLI LN, Danville, CA 94506-4602

Rose L. Martin, 2256 PRESLEY DR, Grove City, OH 43123-3628

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.6569% interest in Unit 32B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto ('Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343008 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.30 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,668.81.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P.O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1028961

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**

FILE NO.: 25-020728

PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.

**JANIS BUCKNOR, PHILIP BUCKNOR**  
Obligor(s)

**/ TRUSTEE'S NOTICE OF SALE**

TO: Janis Bucknor, 3770 VIRGINIA RD, Los Angeles, CA 90016-5857

Philip Bucknor, 3770 VIRGINIA RD, Los Angeles, CA 90016-5857

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plus interest accruing at a per diem rate of \$1.01 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,227.87.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,227.87. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028949

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020740  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
MICHELE P. CARLOW  
Obligor(s)

/ TRUSTEE'S NOTICE OF SALE  
TO: Michele P. Carlow, 348 BEECH PLAIN RD, Buxton, ME 04093-6329  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Beach Club Villas will be offered for sale:

An undivided 0.4009% interest in Unit 66 of Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250343084 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.91 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,046.03.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,046.03. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028949

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020748  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
FRIDA K. MALASZCZYK  
Obligor(s)

/ TRUSTEE'S NOTICE OF SALE  
TO: Frida K. Malaszczyn, 30 HILLSIDE RD, Hackettstown, NJ 07840  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.3284% interest in Unit 13A of Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.64 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,288.35.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of

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Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,288.35. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028953

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020755  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
CAROLINE W. LAROSILIERE  
Obligor(s)

/ TRUSTEE'S NOTICE OF SALE  
TO: Caroline W. Larosiliere, 6200 GOLD YARROW LANE, Upper Marlboro, MD 20772-0000

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.3941% interest in Unit 47B of Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,592.50. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028953

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020756  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
DONNA L. HOVEY  
Obligor(s)

/ TRUSTEE'S NOTICE OF SALE  
TO: Donna L. Hovey, 15 KIMBALL LN, Casco, ME 04015-3826

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.4379% interest in Unit 48A of Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,489.60. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028953

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claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028953

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020757  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
CRAIG S. PORTER, JILL C. PORTER  
Obligor(s)

/ TRUSTEE'S NOTICE OF SALE  
TO: Craig S. Porter, 9760 E DOUBLETREE RANCH RD, Scottsdale, AZ 85258-5625

Jill C. Porter, 9760 E DOUBLETREE RANCH RD, Scottsdale, AZ 85258  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.3503% interest in Unit 23B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,416.61. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028964

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020758  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
ROSEMARY PAGNANO  
Obligor(s)

/ TRUSTEE'S NOTICE OF SALE  
TO: Rosemary Pagnano, 6607 COCHISE DR, Indianhead Park, IL 60525-4328

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.9854% interest in Unit 28A of Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,919.61. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028964

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028964

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as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028970

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020759  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
SUZANNE C. TUCCI, ANTHONY J.  
TUCCI  
Obligor(s)

/ TRUSTEE'S NOTICE OF SALE  
TO: Suzanne C. Tucci, 227 E 7th Ave, Conshohocken, PA 19428-1724

Anthony J. Tucci, 227 E 7th Ave, Conshohocken, PA 19428-1724

Notice is hereby given that on March 5, 2026 at

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NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020764  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
RICHARD A. HULETT, SHARON L.  
HULETT  
Obligor(s)

/  
**TRUSTEE'S NOTICE OF SALE**  
TO: Richard A. Hulett, 57 Huddlestone Cir, Roseville, CA 95661-2544  
Sharon L. Hulett, 836 KINGFISHER DR, MYRTLE BEACH, SC 29577  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.4288% interest in Unit 7A of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.79 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,756.75.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,756.75. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028954

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-020773  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
RAY B. DURAN, SONYA K. PAGDILAO  
Obligor(s)

/  
**TRUSTEE'S NOTICE OF SALE**  
TO: Ray B. Duran, 18907 23rd Avenue Ct E, Tacoma, WA 98445  
Sony K. Pagdilao, 18907 23rd Avenue Ct E, Tacoma, WA 98445-4296  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.3503% interest in Unit 72B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded June 12, 2025 as Document No. 20250342951 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.63 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,310.96.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,310.96. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028944

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
FILE NO.: 25-024272  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

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vs.  
MATTHEW ROBERT KENDRICK  
Obligor(s)

/  
**TRUSTEE'S NOTICE OF SALE**  
TO: Matthew Robert Kendrick, 12511 Madeley Ln, Bowie, MD 20715-2931  
Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.4288% interest in Unit 7A of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded May 14, 2018 as Document No. 20180284561 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$12,911.21, together with interest accruing on the principal amount due at a per diem of \$5.13, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$16,204.10.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,204.10. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028956

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
FILE NO.: 25-024284  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
ROBBIE T. HILLERY  
Obligor(s)

/  
**TRUSTEE'S NOTICE OF SALE**  
TO: Robbie T. Hillery, 1843 MCCARTHY AVE, Sanford, FL 32771-3054

Notice is hereby given that on March 5, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:

An undivided 0.4115% interest in Unit 1J of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 25, 2018 as Document No. 2018056525 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$22,580.81, together with interest accruing on the principal amount due at a per diem of \$7.11, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$25,691.16.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.

If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028951

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A - Obligor)** The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028944

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028944

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A - Obligor)** The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028944

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

\$5.80; NOTICE DATE: January 23, 2026 OBLIGOR: Jose Manuel Solis, 5108 NORTH DODGER ST, Pharr, TX 78577; VOI: 50-17156; TYPE: Annual; POINTS: 2500; TOTAL: \$57,035.41; PER DIEM: \$19.28; NOTICE DATE: January 23, 2026 File Numbers: 25-025453, 25-025454, 25-025455, 25-025456, 25-025457 MDK-74223

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A - Obligor)** The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028944

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A - Obligor)** The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1028944

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

\$22,944.65; PER DIEM: \$7.72; NOTICE DATE: January 23, 2026 OBLIGOR: Erica Lee Garza, 33315 FM 106, Rio Homdo, TX 78353 and Lee Matthew Garza, 33315 FM 106, Rio Homdo, TX 78353; VOI: 50-18263; TYPE: Annual; POINTS: 1000; TOTAL: \$23,780.90; PER DIEM: \$7.81; NOTICE DATE: January 23, 2026 OBLIGOR: Raymond Martin, 9219 LASATER ST, San Antonio, TX 78254 and Julie Ann Martin, 9219 LASATER ST, San Antonio, TX 78254; VOI: 50-18285; TYPE: Annual; POINTS: 1100; TOTAL: \$27,903.59; PER DIEM: \$9.31; NOTICE DATE: January 23, 2026 OBLIGOR: William Francis

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028901

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 46506.0  
FILE NO.: 25-027589  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
JOSEPH V. LAROSA; CHRISTINA J. LAROSA  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Joseph V. Larosa  
3875 COUNTY ROAD 12 DANDY RD  
Vankleek Hill, Ontario K0B 1R0  
Canada  
Christina J. Larosa  
3875 COUNTY ROAD 12 DANDY RD  
Vankleek Hill, Ontario K0B 1R0  
Canada

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:  
An undivided 0.0959% interest in Unit 53 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,925.12, plus interest (calculated by multiplying \$2.06 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028898

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-027611  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
DANTE PEPITO; EMILY PEPITO  
Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Dante Pepito  
121 GLENMORE ST  
Corpus Christi, TX 78412-2722  
Emily Pepito  
121 GLENMORE ST  
Corpus Christi, TX 78412-2722

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:  
An undivided 0.2958% interest in Unit 1L of Disney's Riviera Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,331.85, plus interest (calculated by multiplying \$3.72 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028872

NONJUDICIAL PROCEEDING TO

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**LEGAL ADVERTISEMENT****ORANGE COUNTY**

FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16049004.0  
FILE NO.: 25-027593  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
RICHARD ANDREW WALLACE  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Richard Andrew Wallace  
2401 Whitecliff Cv  
Jonesboro, AR 72405-8096

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:  
An undivided 0.1209% interest in Unit 47 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,081.63, plus interest (calculated by multiplying \$0.37 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028908

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**

CONTRACT NO.: 49615.0  
FILE NO.: 25-028252  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
STEPHANIE MARIE KELLY  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Stephanie Marie Kelly  
38 Electric Ave  
Lunenburg, MA 01462-2208

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.4605% interest in Unit 32 of the Disney's Animal Kingdom Villas, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,657.74, plus interest (calculated by multiplying \$0.58 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028919

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Robert Allen Williams  
705 HICKORY ST  
Jourdanton, TX 78026-3523

Carolyn Matocha Williams  
705 HICKORY ST  
Jourdanton, TX 78026-3523

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.5474% interest in Unit 129A of the Disney's Saratoga Springs Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,117.17, plus interest (calculated by multiplying \$0.62 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028916

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**

CONTRACT NO.: 29583.0  
FILE NO.: 25-028238  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
ROBERT ALLEN WILLIAMS; CAROLYN  
MATOCHA WILLIAMS  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Robert Allen Williams  
705 HICKORY ST  
Jourdanton, TX 78026-3523

Carolyn Matocha Williams  
705 HICKORY ST  
Jourdanton, TX 78026-3523

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.3284% interest in Unit 101A of the Disney's Saratoga Springs Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records of Orange County, Florida and all amendments thereto (the "Declaration")

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.3284% interest in Unit 101A of the Disney's Saratoga Springs Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records of Orange County, Florida and all amendments thereto (the "Declaration")

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appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.1209% interest in Unit 47 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,081.63, plus interest (calculated by multiplying \$0.37 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028919

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.1209% interest in Unit 47 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

(the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,573.41, plus interest (calculated by multiplying \$0.37 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028919

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.1209% interest in Unit 47 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

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to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$64,311.01, plus interest (calculated by multiplying \$19.60 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028919

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.4605% interest in Unit 32 of the Disney's Animal Kingdom Villas, a leasehold condominium ("the Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

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since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028889

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14025976.1  
FILE NO.: 25-028817  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
TIMOTHY LEE STEIN; JENNIFER RASHELL STEIN  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE  
TO: Timothy Lee Stein  
574 E 15th St  
Lafayette, OR 97127-9221  
Jennifer Rasshell Stein  
574 E 15th St  
Lafayette, OR 97127-9221

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.0550% interest in Unit 34 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$8,777.41, plus interest (calculated by multiplying \$2.44 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028915

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028821  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
CHRISTIAN A. NORDMANN; BENJAMIN T. NORDMANN  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE  
TO: Christian A. Nordmann  
893 Monmouth Rd  
Cream Ridge, NJ 08514-2345  
Benjamin T. Nordmann  
893 Monmouth Rd  
Cream Ridge, NJ 08514-2345

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:

An undivided 0.3070% interest in Unit 90B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,937.41, plus interest (calculated by multiplying \$8.82 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028894

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14009064.0  
FILE NO.: 25-028829  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
BLAS D. SORIANO, JR  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028882

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16035033.1  
FILE NO.: 25-028822  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
HANNAH ROSE ALLEN  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Hannah Rose Allen  
103 Saint Simons Ave  
Saint Simons Island, GA 31522-2616

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.0326% interest in Unit 88A of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below.

The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,659.46, plus interest (calculated by multiplying \$0.51 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding.

The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.

Jordan A. Zeppetello, Esq.

Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Telecopier: 614-220-5613

11080-1028896

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 25-028831  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
ALLISON ANNE WENDEL  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Allison Anne Wendel

13485 FOREST GLADE DR

Fishers, IN 46037-9374

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Wilderness Lodge described as:

An undivided 0.2059% interest in Unit 15 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below.

The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,186.66, plus interest (calculated by multiplying \$4.67 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding.

The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.

Jordan A. Zeppetello, Esq.

Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Telecopier: 614-220-5613

11080-1028896

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 25-028831  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
REBECCA L. CARR  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Rebecca L. Carr

P.O Box 1938

picayune, MS 39466

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.3179% interest in Unit 1D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below.

The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,189.36, plus interest (calculated by multiplying \$4.85 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding.

The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC

Michael E. Carleton, Esq.

Jordan A. Zeppetello, Esq.

Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Fax: 614-220-5613

11080-1028894

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE

FILE NO.: 25-028829  
PALM FINANCIAL SERVICES, LLC, Lienholder,  
vs.  
BLAS D. SORIANO, JR  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Blas D. Soriano, Jr

832 SWALLOWTAIL CT

Brisbane, CA 94005-1240

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 39 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 39 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 39 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 39 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 39 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 39 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:</

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if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.  
 Michael E. Carleton, Esq.  
 Jordan A. Zeppetello, Esq.  
 Jasmin Hernandez, Esq.  
 as Trustee pursuant to Fla. Stat. §721.82  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613  
 11080-1028911

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
**CONTRACT NO.: 15009813.0**  
**FILE NO.: 25-028839**  
**PALM FINANCIAL SERVICES, LLC,**  
**Lienholder,**  
**vs.**  
**JESSICA E. KRCHMAR**  
**Obligor(s)**

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Jessica E. Krchmar  
 118 ROSEWOOD DR  
 Aliquippa, PA 15001-1473

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:  
 An undivided 0.2059% interest in Unit 15 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,771.08, plus interest (calculated by multiplying \$5.90 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
 Jordan A. Zeppetello, Esq.  
 Jasmin Hernandez, Esq.  
 as Trustee pursuant to Fla. Stat. §721.82  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613  
 11080-1028918

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
**CONTRACT NO.: 15009813.1**  
**FILE NO.: 25-028840**  
**PALM FINANCIAL SERVICES, LLC,**  
**Lienholder,**  
**vs.**  
**JESSICA E. KRCHMAR**  
**Obligor(s)**

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Jessica E. Krchmar  
 118 ROSEWOOD DR  
 Aliquippa, PA 15001-1473

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.2225% interest in Unit 6C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,439.02, plus interest (calculated by multiplying \$3.93 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
 Jordan A. Zeppetello, Esq.  
 Jasmin Hernandez, Esq.  
 as Trustee pursuant to Fla. Stat. §721.82  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613  
 11080-1028904

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
**FILE NO.: 25-028843**  
**PALM FINANCIAL SERVICES, LLC,**  
**Lienholder,**  
**vs.**

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

DAWN MARIE JONES  
 Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Dawn Marie Jones  
 6794 W Sapphire Dr  
 Fresno, CA 93722-3784

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.2059% interest in Unit 15 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,386.86, plus interest (calculated by multiplying \$6.22 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
 Michael E. Carleton, Esq.  
 Jordan A. Zeppetello, Esq.  
 Jasmin Hernandez, Esq.  
 as Trustee pursuant to Fla. Stat. §721.82  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Fax: 614-220-5613  
 11080-1028979

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028846  
**PALM FINANCIAL SERVICES, LLC,**  
**Lienholder,**  
**vs.**

ROSA MARIA SINECIO RIOS; JOAQUIN TOMAS MURAT MACIAS

Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Rosa Maria Sinecio Rios  
 CLUB CAMPESTRE 105B  
 Queretaro 76190  
 Mexico

Joaquin Tomas Murat Macias  
 758 COL SAN JERONIMO  
 Lodoce, Mexico 10200  
 Mexico

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.2931% interest in Unit 1N of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$49,662.60, plus interest (calculated by multiplying \$15.54 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
 Michael E. Carleton, Esq.  
 Jordan A. Zeppetello, Esq.  
 Jasmin Hernandez, Esq.  
 as Trustee pursuant to Fla. Stat. §721.82  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Fax: 614-220-5613  
 11080-1028924

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028848  
**PALM FINANCIAL SERVICES, LLC,**  
**Lienholder,**  
**vs.**

CARL HARRY; SHONA HARRY

Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Carl Harry  
 MEADOW VIEW  
 PUTITON HILL  
 Bridgwater TA7 8AG  
 United Kingdom

Shona Harry  
 MEADOW VIEW  
 PUTITON HILL  
 Bridgwater, Gb-wls TA7 8AG  
 United Kingdom

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.3440% interest in Unit 10314 Stonebank St  
 Bellflower, CA 90706  
 3099 West Chapman Ave  
 Unit 154  
 Orange, CA 92868

The Manley Law Firm LLC has been appointed as trustee by Palm Financial

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.1483% interest in Unit 4D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,665.85, plus interest (calculated by multiplying \$2.11 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
 Michael E. Carleton, Esq.  
 Jordan A. Zeppetello, Esq.  
 Jasmin Hernandez, Esq.  
 as Trustee pursuant to Fla. Stat. §721.82  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Fax: 614-220-5613  
 11080-1028921

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028853

**PALM FINANCIAL SERVICES, LLC,**

**Lienholder,**

**vs.**

**JILL E. LAMBURN**

**Obligor(s)**

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Jill E. Lamburn

5 Briarcliff Ln

Holden, MA 01520-1905

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.0739% interest in Unit 11C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$8,952.08, plus interest (calculated by multiplying \$1.86 times the number of days that have elapsed since January 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
 Michael E. Carleton, Esq.  
 Jordan A. Zeppetello, Esq.  
 Jasmin Hernandez, Esq.  
 as Trustee pursuant to Fla. Stat. §721.82  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613  
 11080-1028873

**IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,**

**IN AND FOR ORANGE COUNTY,**

**FLORIDA**

**Palm Financial Services, LLC**

**Plaintiff,**

**vs.**

**ANY AND ALL UNKNOWN PARTIES**

**WHO CLAIM AN INTEREST AS**

**SPOUSE, HEIRS, DEVISEES,**

**GRANTEES, ASSIGNEES,**

**LIENORS, CREDITORS, TRUSTEES,**

**PERSONAL REPRESENTATIVES,**

**ADMINISTRATORS OR AS OTHER**

**CLAIMANTS, BY, THROUGH, UNDER**

**OR AGAINST ADRIANA M. JIMENEZ,**

**DECEASED, et al.**

**Defendants.**

**Case No.: 2024-CA-000458-O**

**Division: 35**

**Judge Kevin B. Weiss**

**NOTICE OF SALE AS TO COUNT(S) II**

Notice is hereby given that on March 3,

2026 at 11:00AM, offer by electronic sale

at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

Telephone: 407-404-5266  
 Telecopier: 614-220-5613  
 Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com  
 Attorney for Plaintiff  
 11080-1028549

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA

Palm Financial Services, LLC Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Selina M. Regan, deceased, et al.  
 Defendants. Case No.: 2024-CA-006149-O  
 Division: 40  
 Judge John E. Jordan

**NOTICE OF SALE**

Notice is hereby given that on March 3, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

An undivided 0.2535% interest in Unit 48 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 14011290.0)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2024-CA-006149-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
 Michael E. Carleton (FLBN: 1007924)  
 Craig P. Rogers (FLBN: 352128)  
 Jasmin Hernandez (FLBN: 1044494)  
 The Manley Law Firm LLC  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613  
 Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com  
 Attorney for Plaintiff  
 11080-1028553

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA

Vistana Lakes Condominium Association, Inc., a Florida Corporation Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Catherine R. Heslin, deceased, et al.

Defendants. Case No.: 2024-CA-010830-O  
 Division: 48  
 Judge Brian Sandor

**NOTICE OF SALE**

Notice is hereby given that on March 3, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 05, in Unit 1833, an Annual Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 1833-05A-80558)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2024-CA-008346-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
 Michael E. Carleton (FLBN: 1007924)  
 Craig P. Rogers (FLBN: 352128)  
 Jasmin Hernandez (FLBN: 1044494)  
 The Manley Law Firm LLC  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613  
 Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com  
 Attorney for Plaintiff  
 11080-1028551

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA

Vistana Condominium Association, Inc., a Florida Corporation Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Katherine E. Lewis, deceased, et al.

Defendants. Case No.: 2024-CA-009027-O  
 Division: 40  
 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) IV  
 Notice is hereby given that on March 3, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 6, in Unit 0028, in Vistana Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3167, Page 1201, Public Records of Orange County, Florida and

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0028-06A-011795)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2024-CA-009027-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
 Michael E. Carleton (FLBN: 1007924)  
 Craig P. Rogers (FLBN: 352128)  
 Jasmin Hernandez (FLBN: 1044494)

The Manley Law Firm LLC  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613

Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com

Attorney for Plaintiff  
 11080-1028544

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA

Vistana Spa Condominium Association, Inc., a Florida Corporation Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Catherine R. Heslin, deceased, et al.

Defendants. Case No.: 2024-CA-010830-O  
 Division: 48  
 Judge Brian Sandor

NOTICE OF SALE AS TO COUNT(S) V  
 Notice is hereby given that on March 10, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 28, in Unit 471, of Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0471-28A-204271)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2024-CA-006149-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
 Michael E. Carleton (FLBN: 1007924)  
 Craig P. Rogers (FLBN: 352128)  
 Jasmin Hernandez (FLBN: 1044494)

The Manley Law Firm LLC  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613

Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com

Attorney for Plaintiff  
 11080-1028542

NOTICE OF SALE AS TO COUNT(S) VI  
 Notice is hereby given that on March 10, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 28, in Unit 471, of Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0471-28A-204271)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2024-CA-006149-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
 Michael E. Carleton (FLBN: 1007924)  
 Craig P. Rogers (FLBN: 352128)  
 Jasmin Hernandez (FLBN: 1044494)

The Manley Law Firm LLC  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613

Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com

Attorney for Plaintiff  
 11080-1028540

NOTICE OF SALE AS TO COUNT(S) VII  
 Notice is hereby given that on March 10, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 28, in Unit 471, of Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0471-28A-204271)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2024-CA-006149-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
 Michael E. Carleton (FLBN: 1007924)  
 Craig P. Rogers (FLBN: 352128)  
 Jasmin Hernandez (FLBN: 1044494)

The Manley Law Firm LLC  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613

Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com

Attorney for Plaintiff  
 11080-1028538

NOTICE OF SALE AS TO COUNT(S) VIII  
 Notice is hereby given that on March 10, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 28, in Unit 471, of Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0471-28A-204271)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2024-CA-006149-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
 Michael E. Carleton (FLBN: 1007924)  
 Craig P. Rogers (FLBN: 352128)  
 Jasmin Hernandez (FLBN: 1044494)

The Manley Law Firm LLC  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613

Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com

Attorney for Plaintiff  
 11080-1028536

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

NOTICE OF SALE AS TO COUNT(S) II  
 Notice is hereby given that on March 3, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

VOI Number 278380-01, an Annual Type, Number of VOI Ownership Points 81000 and VOI Number 278380-02, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-278380)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2024-CA-009027-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568)  
 Michael E. Carleton (FLBN: 1007924)  
 Craig P. Rogers (FLBN: 352128)  
 Jasmin Hernandez (FLBN: 1044494)

The Manley Law Firm LLC  
 P. O. Box 165028  
 Columbus, OH 43216-5028  
 Telephone: 407-404-5266  
 Telecopier: 614-220-5613

Primary: statee-file@mdklegal.com  
 Secondary: sef-JAZeppetello@mdklegal.com

Attorney for Plaintiff  
 11080-1028544

NOTICE OF SALE AS TO COUNT(S) III  
 Notice is hereby given that on March 3, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 38, in Unit 1993, an Annual Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 1993-38A-821860)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No.

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
FOR PUBLICATION – RETURN TO COPY:  
THE MANLEY LAW FIRM LLC  
11080-1028451

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA

Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff, vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Lois E. StGeorge, deceased, et al.

Defendants. Case No.: 2025-CA-004660-O

Division: 35

Judge Kevin B. Weiss

**/ NOTICE OF SALE**

Notice is hereby given that on March 3, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

VOI Number 256686-01, an Even Biennial Type, Number of VOI Ownership Points 25000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 256686-01PE-256686)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2025-CA-004660-O, pending in the Circuit Court in Orange County, Florida.

Michael E. Carleton (FLBN: 1007924) Jordan A. Zeppetello (FLBN: 1049568) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494)

The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: [statee-file@mdklegal.com](mailto:statee-file@mdklegal.com) Secondary: [SEF-MECarleton@mdklegal.com](mailto:SEF-MECarleton@mdklegal.com) Attorney for Plaintiff 11080-1028556

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA

Vistana Fountains Condominium Association, Inc., a Florida Corporation Plaintiff, vs.

Robert Moldoff, et al. Defendants. Case No.: 2025-CA-004860-O

Division: 35

Judge Kevin B. Weiss

**/ NOTICE OF SALE**

Notice is hereby given that on March 3, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 36, in Unit 1368, of Vistana Fountains Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4155, Page 0509, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 1368-36A-600848)

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 7, 2026, in Civil Case No. 2025-CA-004860-O, pending in the Circuit Court in Orange County, Florida.

Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494)

The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: [statee-file@mdklegal.com](mailto:statee-file@mdklegal.com) Secondary: [sef-JAZeppetello@mdklegal.com](mailto:sef-JAZeppetello@mdklegal.com) Attorney for Plaintiff 11080-1028548

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA

HPC Developer, LLC, a Delaware limited liability company Plaintiff, vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Geneva Thursfield Gough, deceased, et al.

Defendants. Case No.: 2025-CA-005835-O

Division: 48

Judge Brian Sandor

**/ NOTICE OF SALE**

Notice is hereby given that on March 10, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) the following described Timeshare Ownership Interest:

VOI Number 50-469, an Annual Type, Number of VOI Ownership Points 660 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. (Contract No.: 0500000469)

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

Any person claiming an interest in the surplus from this 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 sale is being held pursuant to the Final Judgment of Foreclosure, entered on January 14, 2026, in Civil Case No. 2025-CA-005835-O, pending in the Circuit Court in Orange County, Florida. Michael E. Carleton (FLBN: 1007924) Jordan A. Zeppetello (FLBN: 1049568) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: [statee-file@mdklegal.com](mailto:statee-file@mdklegal.com) Secondary: [SEF-MECarleton@mdklegal.com](mailto:SEF-MECarleton@mdklegal.com) Attorney for Plaintiff 11080-1028737

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA CIVIL DIVISION

CASE NO.: 2025-CA-008224-O

FREEDOM MORTGAGE CORPORATION PLAINTIFF,

vs. FRANCES MARIE JOYCE; UNKNOWN SPOUSE OF FRANCES MARIE JOYCE; RICHARD HAMILTON JOYCE; UNKNOWN SPOUSE OF RICHARD HAMILTON JOYCE; HILLTOP RESERVE HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; AND UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY; DEFENDANTS.

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA CIVIL DIVISION

CASE NO.: 2025-CA-008224-O

NOTICE OF FORECLOSURE SALE

(Please publish in La Gaceta)

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 12th day of January, 2026, and entered in Case No. 2025-CA-008224-O, of the Circuit Court of the Ninth Judicial Circuit in and for Orange County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and RICHARD HAMILTON JOYCE, FRANCES MARIE JOYCE, UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT AND HILLTOP RESERVE HOMEOWNERS ASSOCIATION, INC. are defendants. Tiffany M. Russell as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at [www.myorangeclerk.reaforeclose.com](http://www.myorangeclerk.reaforeclose.com) at 11:00 A.M. on the 2nd day of March, 2026, the following described property as set forth in said Final Judgment, to wit:

Lot 171, Hilltop Reserve Phase IV, according to the map or plat thereof, as recorded in Plat Book 85, Page(s) 1, of the Public Records of Orange County, Florida. 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 Court Administration at 425 N. Orange Avenue, Room 2130, Orlando, Florida 32801, Telephone: (407) 836-2303 within two (2) working days of your receipt of this document; If you are hearing or voice impaired, call 1-800-955-8771. Dated this 13th day of January 2026. By: S/Liana R. Hall Bar No. 73813 Submitted by: Miller, George & Suggs, PLLC ATTORNEY FOR PLAINTIFF 210 N. University Drive, Suite 900 Coral Springs, FL 33071 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN. 2.516 ESERVICE@MGS-LEGAL.COM 11080-1028422

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,

IN AND FOR ORANGE COUNTY, FLORIDA

Palm Financial Services, LLC Plaintiff,

vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Leslie-Ann Morse, deceased, et al.

Defendants. Case No.: 2025-CA-010343-O

Division: 40

Judge John E. Jordan

PUBLISH 2 CONSECUTIVE WEEKS

NOTICE OF ACTION AS TO COUNT(S)

III AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST VINCENT ROBERT DE PAOLO, DECEASED AND VINCENT DE PAOLO, AS POTENTIAL HEIR TO VINCENT ROBERT DE PAOLO

To:

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST VINCENT ROBERT DE PAOLO, DECEASED

418 PENDALE ST

STATEN ISLAND, NY 10306-4040

UNITED STATES OF AMERICA

VINCENT DE PAOLO, AS POTENTIAL HEIR TO VINCENT ROBERT DE PAOLO

418 PENDALE ST

STATEN ISLAND, NY 10306

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST VINCENT ROBERT DE PAOLO, DECEASED AND VINCENT DE PAOLO, AS POTENTIAL HEIR TO VINCENT ROBERT DE PAOLO, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

An undivided 0.1765% interest in Unit 19

of the Disney Vacation Club at Walt Disney

World Resort, a leasehold condominium

(the "Condominium"), according to the

Declaration of Condominium thereof as

recorded in Official Records Book 4361,

Page 2551, Public Records of Orange

County, Florida and all amendments

thereto (the "Declaration")

Contract No.: 3075.0

has been filed against you; and you are

required to serve a copy of your written

defenses, if any, to it on JORDAN A.

ZEPPETELLO, Plaintiff's attorney, P.

O. Box 165028, Columbus, OH 43216-

5028, within thirty (30) days after the

first publication of this Notice and file

the original with the Clerk of this Court

either before service on Plaintiff's attorney

or immediately thereafter; otherwise a

default will be entered against you for the

relief demanded in the Complaint.

WITNESS my hand and seal of this Court

on the 22nd day of December, 2025.

TIFFANY MOORE RUSSELL

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: /s/ Nancy Garcia

Deputy Clerk

NOTICE TO 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

ADA Coordinator, Human Resources,

Orange County Courthouse, 425 N.

Orange Avenue, Suite 510, Orlando,

Florida, (407) 836-2303, 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.

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RAFAEL ELIAS-AIZA, DECEASED  
To:  
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RAFAEL ELIAS-AIZA, DECEASED

23 HIGH STREET UNIT B

GREENWICH, CT 06830

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MORRIS P. NADEAU, DECEASED, ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RAFAEL ELIAS-AIZA, DECEASED

23 HIGH STREET UNIT B  
GREENWICH, CT 06830  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RAFAEL ELIAS-AIZA, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

Unit Week 22, in Unit 1725, an Annual Unit Week, Vistana Fountains II Condominium, together with all appurtenances thereto, according and subject to the Declaration of Condominium of Vistana Fountains II Condominium, as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida, and all amendments thereof and supplements thereto, if any ('Declaration')

Contract No.: 1725-22A-705879

Unit Week 23 in Unit 1725, an Annual Unit Week, Vistana Fountains II Condominium, together with all appurtenances thereto, according and subject to the Declaration of Condominium of Vistana Fountains II Condominium, as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida, and all amendments thereof and supplements thereto, if any ('Declaration')

Contract No.: 1725-23A-705879

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 2nd day of January, 2026.

TIFFANY MOORE RUSSELL

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: /s/ Nancy Garcia

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:  
THE MANLEY LAW FIRM LLC

11080-1028570

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY, FLORIDA

Vistana Spa Condominium Association, Inc., a Florida Corporation Plaintiff, vs.

Pauline Q. Sheehan M.D., et al.

Defendants. Case No.: 2025-CA-011064-O

Division: 37

Judge Luis Calderon

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) IV AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MORRIS P. NADEAU, DECEASED, ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RAFAEL ELIAS-AIZA, DECEASED

To:

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOHN B. SHEEHAN M.D., DECEASED

500 UNION STREET  
APT #5406  
WESTBOROUGH, MA 01581

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOHN B. SHEEHAN M.D., DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:

Unit Week 07, in Unit 685, of Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')

Contract No.: 0685-07A-302603

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 30th day of December, 2025.

TIFFANY MOORE RUSSELL

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: /s/ Rosa Aviles

Deputy Clerk

NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:  
THE MANLEY LAW FIRM LLC

11080-1028429

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) V AGAINST DEFENDANT MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

To:

MARGARET P. ZAMPINO

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED

100 DALY BLVD APT 3110

OCEANSIDE, NY 11572-6033

UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) MARGARET P. ZAMPINO AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES,</p

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARL J. ZAMPINO, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described; YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: Unit Week 37, in Unit 2507, an Annual Unit Week in Vista Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')

Contract No.: 250708-37AP-024641

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

WITNESS my hand and seal of this Court on the 2nd day of January, 2026.

**TIFFANY MOORE RUSSELL**

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: S. Gre

Deputy Clerk

**NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1028431

**IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA**

Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff, vs.

Linda Anderson, as Trustee of the Georgia P. Watty Revocable Trust dated November 2, 2022, et al.

Defendants. Case No.: 2025-CA-011320-O

Division: 40

Judge John E. Jordan

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) VII AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARGARET D. MADDOX, DECEASED AND ELLEN GROGAN, AS POTENTIAL HEIR TO MARGARET D. MADDOX

To:

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARGARET D. MADDOX, DECEASED

WITNESS my hand and seal of this Court on the 2nd day of January, 2026.

**TIFFANY MOORE RUSSELL**

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: /s/ Joji Jacob

Deputy Clerk

**NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1028447

**IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA**

Vistana Fountains Condominium Association, Inc., a Florida Corporation Plaintiff, vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Ronald W. Pelletier, deceased, et al.

Defendants. Case No.: 2025-CA-011474-O

Division: 33

Judge Patricia L. Strowbridge

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RONALD W. PELLETIER, DECEASED

To:

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RONALD W. PELLETIER, DECEASED

WITNESS my hand and seal of this Court on the 5th day of January, 2026.

**TIFFANY MOORE RUSSELL**

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: Rasheda Thomas

Deputy Clerk

**NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1028441

**IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA**

Vistana Fountains Condominium Association, Inc., a Florida Corporation Plaintiff, vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Ronald W. Pelletier, deceased, et al.

Defendants. Case No.: 2025-CA-011474-O

Division: 33

Judge Patricia L. Strowbridge

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RONALD W. PELLETIER, DECEASED

To:

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RONALD W. PELLETIER, DECEASED

WITNESS my hand and seal of this Court on the 2nd day of January, 2026.

**TIFFANY MOORE RUSSELL**

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: /s/ Rosa Aviles

Deputy Clerk

**NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1028441

**IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA**

Vistana Fountains Condominium Association, Inc., a Florida Corporation Plaintiff, vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Ronald W. Pelletier, deceased, et al.

Defendants. Case No.: 2025-CA-011474-O

Division: 33

Judge Patricia L. Strowbridge

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RONALD W. PELLETIER, DECEASED

To:

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RONALD W. PELLETIER, DECEASED

WITNESS my hand and seal of this Court on the 2nd day of January, 2026.

**TIFFANY MOORE RUSSELL**

CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA

By: /s/ Michael Deen

Deputy Clerk

**NOTICE TO 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 ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, 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.

FOR PUBLICATION - RETURN TO COPY:

THE MANLEY LAW FIRM LLC

11080-1028441

**IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA**

Vistana Fountains Condominium Association, Inc., a Florida Corporation Plaintiff, vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Ronald W. Pelletier, deceased, et al.

Defendants. Case No.: 2025-CA-011474-O

Division: 33

Judge Michael Deen

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS AGAINST DEFENDANT LAWRENCE EUGENE TETMEYER, ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LAWRENCE EUGENE TETMEYER, DECEASED AND KELLI TETMEYER AS POTENTIAL HEIR TO LAWRENCE EUGENE TETMEYER

To:

LAWRENCE EUGENE TETMEYER 6450 NW 6TH DR DES MOINES, IA 50313-1130 UNITED STATES OF AMERICA ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES,

LIENHOLDERS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LAWRENCE EUGENE TETMEYER, DECEASED AND KELLI TETMEYER AS POTENTIAL HEIR TO LAWRENCE EUGENE TETMEYER

To:

LAWRENCE EUGENE TETMEYER 6450 NW 6TH DR DES MOINES, IA 50313-1130 UNITED STATES OF AMERICA ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES,

LIENHOLDERS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LAWRENCE EUGENE TETMEYER, DECEASED AND KELLI TETMEYER AS POTENTIAL HEIR TO LAWRENCE EUGENE TETMEYER

To:

LAWRENCE EUGENE TETMEYER 6450 NW 6TH DR DES MOINES, IA 50313-1130 UNITED STATES OF AMERICA ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES,

LIENHOLDERS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LAWRENCE EUGENE TETMEYER, DECEASED AND KELLI TETMEYER AS POTENTIAL HEIR TO LAWRENCE EUGENE TETMEYER

To:

LAWRENCE EUGENE TETMEYER 6450 NW 6TH DR DES MOINES, IA 50313-1130 UNITED STATES OF AMERICA ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES,

LIENHOLDERS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LAWRENCE EUGENE TETMEYER, DECEASED AND KELLI TETMEYER AS POTENTIAL HEIR TO LAWRENCE EUGENE TETMEYER

To:

LAWRENCE EUGENE TETMEYER 6450 NW 6TH DR DES MOINES, IA 50313-1130 UNITED STATES OF AMERICA ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES,

LIENHOLDERS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST LAWRENCE E

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- Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A- Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Douglas Mark Epperson, 586 MARINER WAY, Chattanooga, TN 37402-2922; VOI: 232216-01; TYPE: Annual; POINTS: 51700; TOTAL: \$2,072.75; PER DIEM: \$0.57; NOTICE DATE: January 13, 2026 OBLIGOR: Vincent S. Dellefave, 66 FRANKLIN AVE, APT 1, Nutley, NJ 07110-3269 and Kristina M. Dellefave, 66 FRANKLIN AVE, APT 1, Nutley, NJ 07110-3269; VOI: 271218-01; TYPE: Annual; POINTS: 37,000; TOTAL: \$4,065.08; PER DIEM: \$0.00; NOTICE DATE: January 13, 2026 File Numbers: 25-008478, 25-016773 MDK-73802

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on February 26, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3167, Page 1201, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Vistana Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Marilyn McTague, 6104 LAKE SHORE DR, Cary, IL 60013-1272; WEEK: 13; UNIT: 0033; TYPE: ; DATE REC.: June 2, 2025; DOC NO.: 20250318299; TOTAL: \$1,514.22; PER DIEM: \$0.46 File Numbers: 25-016802 MDK-73799

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on February 26, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Falls Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth

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in the Claims of Lien in favor of Vistana Falls Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Christopher G. Peters, 39621 SUMMER LN, Ponchatoula, LA 70454-8138 and Jonelle A. Peters,

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may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Noemi O. Abrinica as Trustee of the Noemi O. Abrinica Living Trust, dated October 30, 1999, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD SUITE 390, Las Vegas, NV 89145; WEEK: 01; UNIT: 616; TYPE: ; DATE REC.: August 13, 2025; DOC NO.: 202503161018; TOTAL: \$2,086.49; PER DIEM: \$0.55 OBLIGOR: Gloria Pallace, 1130 SUN LAKE BLVD, Grand Island, FL 32735-9708 and James J. Pallace, 151 FOREST DR, Leesburg, FL 34788; WEEK: 14; UNIT: 0718; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,105.92; PER DIEM: \$0.55 File Numbers: 25-017279, 25-017413 MDK-73793

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A - Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Lakes Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Lakes Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Wipsar Aswi Dina Tri Andari, APART TAMAN RASUNA TWR 2 LANTAI LG UNIT A, SETIABUDI, JAKARTA SELATAN, Dki Jaya 12960 Indonesia and Arie Wicaksana Pratomo Putro, JL. TAWES RAYA NO. 19 MINOMARTANI SLEMAN, Yogyakarta 55581 Indonesia; WEEK: 32; UNIT: 1904; TYPE: Even Biennial; TOTAL: \$1,549.83; PER DIEM: \$0.30; NOTICE DATE: January 13, 2026 File Numbers: 25-018378 MDK-73801

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on February 26, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Spa Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Steven J. Backstrom, 864 SAINT CROIX LANE, Belvidere, IL 61008-1735; WEEK: 18; UNIT: 14305; TYPE: Annual; TOTAL: \$2,667.34; PER DIEM: \$0.73; NOTICE DATE: January 13, 2026 File Numbers: 25-017853 MDK-73791

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on February 26, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Lakes Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Edwin David Gonzalez Cuevas, 1368 PFUNDSTEIN RD, Babson Park, FL 33627 and Debra Torres Pitre, 1368 PFUNDSTEIN RD, Babson Park, FL 33627; VOL: 322058-01; TYPE: Annual; POINTS: 30500; DATE REC.: September 30, 2024; DOC NO.: 20240561932; TOTAL: \$15,756.10; PER DIEM: \$4.78 OBLIGOR: Jesus Alfredo Diaz Vellojin, 595 CARPENTER RIDGE, Columbus, OH 43228 and Silena Ester Carvajal, 7302 GREENGROVE PLACE, Powell, OH 43065; VOL: 322235-01; TYPE: Annual; POINTS: 86000; DATE REC.: September 23, 2024; DOC NO.: 20240550912; TOTAL: \$32,687.12; PER DIEM: \$7.60 OBLIGOR: Moses Thomas Talamante, 721 SE GRIZZLY RD, Madras, OR 97741 and Siriorn Dechatiwong Na Ayudhya, 721 SE GRIZZLY RD, Madras, OR 97741; VOL: 322445-01; TYPE: Annual; POINTS: 138000; DATE REC.: October 29, 2024; DOC NO.: 20240616798; TOTAL: \$53,031.99; PER DIEM: \$12.38 File Numbers: 25-019278, 25-019279, 25-019280 MDK-73797

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A - Obligor) The Manley Law Firm LLC has been appointed as Trustee by St. Augustine Resort Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at St. Augustine Resort Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total)). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Christopher G. Peters, 39621 SUMMER LN, Ponchatoula, LA 70454-8138 and Jonelle A. Peters,

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prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Lonnie B. McIntosh, 12500 VELDA CV, Little Rock, AR 72206-8982 and Jimmie Ann Kinney, 5183 FRASER ST, Denver, CO 80239-6065; WEEK: 03; UNIT: 1854; TYPE: Even Biennial; DATE REC.: May 30, 2025; DOC NO.: 20250316487; TOTAL: \$1,207.63; PER DIEM: \$0.30 OBLIGOR: Barbara Shackelford, 6175 PALMETTO DR, Mount Morris, MI 48458-2856; WEEK: 02; UNIT: 1956; TYPE: Odd Biennial; DATE REC.: May 30, 2025; DOC NO.: 20250316487; TOTAL: \$1,078.38; PER DIEM: \$0.14 File Numbers: 25-018331, 25-018433 MDK-73793

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on February 26, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Vistana Lakes Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to pay the amounts due to the Trustee to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Edwin David Gonzalez Cuevas,

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Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Paula L. Venetz, 210 Filmore St, Riverside, NJ 08075 and Carl A. Venetz III, 210 FILMORE ST, Riverside, NJ 08075; WEEK: 30; UNIT: 25414; TYPE: Annual; TOTAL: \$1,175.51; PER DIEM: \$0.77; NOTICE DATE: January 13, 2026 OBLIGOR: Margaret Jane Lynch, 2506 C ST, McKeepsport, PA 15133-2641; WEEK: 05; UNIT: 26108; TYPE: Annual; TOTAL: \$2,307.14; PER DIEM: \$0.50; NOTICE DATE: January 13, 2026 File Numbers: 25-018876, 25-019776 MDK-73803

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on February 26, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at St. Augustine Resort Condominium will be offered for sale: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of St. Augustine Resort Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: John W. Roberts, 16 BALDWIN DR, Fredericksburg, VA 22406-6264 and Arleen D. Roberts, 16 BALDWIN DR, Fredericksburg, VA 22406-6264; WEEK: 01, 01; UNIT: 26304, 26305; TYPE: Annual, Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330095; TOTAL: \$2,879.36; PER DIEM: \$0.67 OBLIGOR: Steven J. Rivers, 4955 NE 124TH RD, Oxford, FL 34484-9626 and Billie J. Rivers, 10550 NE 104TH CIR, Oxford, FL 34484-3908; WEEK: 43; UNIT: 26308; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330095; TOTAL: \$2,373.93; PER DIEM: \$0.58 OBLIGOR: Bountham Chanthalansy, 11920 76TH ST, Largo, FL 33773-3116 and Kalby Chanthalansy, 11920 76TH ST, Largo, FL 33773-3116; WEEK: 12; UNIT: 26401; TYPE: Odd Biennial; DATE REC.: June 5, 2025; DOC NO.: 20250330095; TOTAL: \$1,148.89; PER DIEM: \$0.13 OBLIGOR: Mahija Mungara, 4516 GLENDALE ST, Metairie, LA 70006-2853; WEEK: 26; UNIT: 26503; TYPE: Annual; DATE REC.: June 5, 2025; DOC NO.: 20250330095; TOTAL: \$2,338.75; PER DIEM: \$0.50 File Numbers: 25-019820, 25-019821, 25-019843, 25-019859 MDK-73792

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 90361441  
FILE NO.: 25-023602  
PALM FINANCIAL SERVICES, LLC, Lienholder, vs.  
JOSEPH J. BOTT  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: Joseph J. Bott  
93 DRY HOLLOW RD  
Camdenton, MO 65020-5842  
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.3070% interest in Unit 101D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$42,475.32, plus interest (calculated by multiplying \$17.71 times the number of days that have elapsed since January 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1028725

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the amount of \$18,818.22, plus interest (calculated by multiplying \$4.69 times the number of days that have elapsed since January 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1028726

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
CONTRACT NO.: 16049876.0  
FILE NO.: 25-024312  
PALM FINANCIAL SERVICES, LLC, Lienholder, vs.  
JENNY LEE ENRIQUEZ  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: Jenny Lee Enriquez  
9 Anna Ave  
Matawan, NJ 07747  
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as: An undivided 0.2967% interest in Unit 15C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Abby Amalia Molina-Garcia, 1211 S BERKLEY ST, Anaheim, CA 92804; VOI: 526553-01; TYPE: Annual; POINTS: 37000; TOTAL: \$16,625.11; PER DIEM: \$.51; NOTICE DATE: January 13, 2026 OBLIGOR: Cynthia K. Cuyjet, 1115 S PLYMOUTH CT, APT 109, Chicago, IL 60605-2027; VOI: 526569-01; TYPE: Annual; POINTS: 64000; TOTAL: \$27,498.89; PER DIEM: \$.83; NOTICE DATE: January 13, 2026 OBLIGOR: Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Abby Amalia Molina-Garcia, 1211 S BERKLEY ST, Anaheim, CA 92804; VOI: 526553-01; TYPE: Annual; POINTS: 37000; TOTAL: \$16,625.11; PER DIEM: \$.51; NOTICE DATE: January 13, 2026 OBLIGOR: Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 11080-1028725

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 8010959.0  
FILE NO.: 25-025213  
PALM FINANCIAL SERVICES, LLC, Lienholder, vs.  
RAYCHELLE LYMAN  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: Raychelle Lyman  
1640 Patlin Cir S  
Largo, FL 33770-3070  
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.6139% interest in Unit 14 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Vered Sigalit Chen, C/O CARLSBAD LAW GROUP, 5050 AVENIDA ENCINAS SUITE 300, Carlsbad, CA 92008; VOI: 311200-01; TYPE: Annual; POINTS: 81000; TOTAL: \$36,378.90; PER DIEM: \$11.88; NOTICE DATE: January 13, 2026 OBLIGOR: Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1028725

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**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A - Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records at Disney's Riviera Resort described as:

An undivided 0.2967% interest in Unit 15C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Abby Amalia Molina-Garcia, 1211 S BERKLEY ST, Anaheim, CA 92804; VOI: 526553-01; TYPE: Annual; POINTS: 37000; TOTAL: \$16,625.11; PER DIEM: \$.51; NOTICE DATE: January 13, 2026 OBLIGOR: Cynthia K. Cuyjet, 1115 S PLYMOUTH CT, APT 109, Chicago, IL 60605-2027; VOI: 526569-01; TYPE: Annual; POINTS: 64000; TOTAL: \$27,498.89; PER DIEM: \$.83; NOTICE DATE: January 13, 2026 OBLIGOR: Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 11080-1028725

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 8010959.0  
FILE NO.: 25-025213  
PALM FINANCIAL SERVICES, LLC, Lienholder, vs.  
RAYCHELLE LYMAN  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: Raychelle Lyman  
1640 Patlin Cir S  
Largo, FL 33770-3070  
The Manley Law Firm LLC has been appointed as trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A - Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Vered Sigalit Chen, C/O CARLSBAD LAW GROUP, 5050 AVENIDA ENCINAS SUITE 300, Carlsbad, CA 92008; VOI: 311200-01; TYPE: Annual; POINTS: 81000; TOTAL: \$36,378.90; PER DIEM: \$11.88; NOTICE DATE: January 13, 2026 OBLIGOR: Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1028725

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2026 OBLIGOR: Nicole PK Pregent, 62 TALL OAK CT, Clayton, NC 27520; VOI: 311603-01; TYPE: Annual; POINTS: 72000; TOTAL: \$33,525.57; PER DIEM: \$10.69; NOTICE DATE: January 13, 2026 OBLIGOR: Latoya D. Ellis, 257 ASCOT RUN WAY, Fort Mill, SC 29715-1200; VOI: 312085-01; TYPE: Annual; POINTS: 243000; TOTAL: \$111,099.66; PER DIEM: \$35.51; NOTICE DATE: January 13, 2026 File Numbers: 25-025852, 25-025853, 25-025855 MDK-73790

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
CONTRACT NO.: 10011987.0  
FILE NO.: 25-026476  
PALM FINANCIAL SERVICES, LLC, Lienholder, vs.  
ERIK R. HESS; DAYNA A. HESS  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: Erik R. Hess  
395 Prospect St  
Nutley, NJ 07110-2242  
Dayna A. Hess  
395 Prospect St  
Nutley, NJ 07110-2242

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as: An undivided 0.5092% interest in Unit 92B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligors to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
MALLARY J. RILEY  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Mallary J. Riley  
4314 BROOK DR  
Bellevue, NE 68123

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 31 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium ("Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,385.27, plus interest (calculated by multiplying \$0.31 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028454

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
FILE NO.: 25-026904  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

ROY V. MURPHY, II  
Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Roy V. Murphy, II  
183 Tea Olive Court

Clayton, NC 27520

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.1036% interest in Unit 10 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium ("Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,818.57, plus interest (calculated by multiplying \$1.65 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028487

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 13010085.1  
FILE NO.: 25-026906  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

MARTHA ELENA OSORIO CARDOZA;  
LUIS BERNARDO ROJAS ANDRADE  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Martha Elena Osorio Cardoza

PARIS 36

Xalapa, Veracruz 91190

Mexico

Luis Bernardo Rojas Andrade

PARIS 36

Xalapa, Veracruz 91190

The Manley Law Firm LLC has been appointed as trustee by Palm Financial

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Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.0653% interest in Unit 88A of the Disney's Polynesian Villas & Bungalows, a leasehold condominium ("Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$36,883.58, plus interest (calculated by multiplying \$15.81 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028486

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 150005552.0  
FILE NO.: 25-026920  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

CHRISTOPHER LEWIS SMITH  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Christopher Lewis Smith  
450 Fitzsimmons St SW  
Palm Bay, FL 32908

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.2845% interest in Unit 16C of Disney's Riviera Resort, a leasehold condominium ("Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,569.10, plus interest (calculated by multiplying \$5.42 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028485

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 2009845.2  
FILE NO.: 25-026909  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

TINAMARIE WELLS  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Tinamarie Wells  
7649 SUGAR PLUM LN  
Lithonia, GA 30038-3359

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.2190% interest in Unit 68A of the Disney's Saratoga Springs Resort, a leasehold condominium ("Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,335.23, plus interest (calculated by multiplying \$2.16 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028467

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 16009803.0  
FILE NO.: 25-026921  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

GUSTAVO GUTIERREZ  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Gustavo Gutierrez  
236 35th St  
San Diego, CA 92102-4415

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.2190% interest in Unit 66A of the Disney's Saratoga Springs Resort, a leasehold condominium ("Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,815.33, plus interest (calculated by multiplying \$3.42 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028467

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 1600926.1  
FILE NO.: 25-026926  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

CARLOS FIDEL RODRIGUEZ  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Carlos Fidel Rodriguez  
440 Bianca Ave  
Miami, FL 33146-2225

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.1483% interest in Unit 3B of Disney's Riviera Resort, a leasehold condominium ("Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,622.89, plus interest (calculated by multiplying \$3.64 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028464

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 16005296.0  
FILE NO.: 25-026931  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

CARLOS FIDEL RODRIGUEZ  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Carlos Fidel Rodriguez  
440 Bianca Ave  
Miami, FL 33146-2225

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.2190% interest in Unit 66A of the Disney's Saratoga Springs Resort, a leasehold condominium ("Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,622.89, plus interest (calculated by multiplying \$3.64 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028464

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 16005296.1  
FILE NO.: 25-026926  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.4605% interest in Unit 117D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$23,959.59, plus interest (calculated by multiplying \$10.11 times the number of days that have elapsed since January 8, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-102849

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
FILE NO.: 25-027604  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
LUIS CARABALLO; ANGIE CARABALLO  
Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: Luis Caraballo  
223 S 7TH ST  
FL 2  
Elizabeth, NJ 07202-3844  
Angie Caraballo  
223 S 7TH ST  
FL 2  
Elizabeth, NJ 07202-3844  
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.2967% interest in Unit 5A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,688.82, plus interest (calculated by multiplying \$6.27 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028480

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
FILE NO.: 25-027612  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
DONALD E. GORDNER, JR; AMBRA L.  
GORDNER  
Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: Donald E. Gordner, Jr  
130 Stryker Ave  
Montgomery, PA 17752-8527  
Ambra L. Gordner  
9019 Sailing Dr  
Humble, TX 77346  
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2535% interest in Unit 39 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

**LEGAL ADVERTISEMENT****ORANGE COUNTY**

County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$45,362.01, plus interest (calculated by multiplying \$13.67 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028477

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 14023236.0  
FILE NO.: 25-027613  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
CATARINO RODRIGUEZ  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Catarino Rodriguez  
14718 MERIDIAN DR SE  
Lynnwood, WA 98087-6735

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:

An undivided 0.2073% interest in Unit 83 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,963.54, plus interest (calculated by multiplying \$4.14 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028477

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
CONTRACT NO.: 14023236.0  
FILE NO.: 25-027613  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
CATARINO RODRIGUEZ  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: James Craze  
5 Crystal Springs Rd  
Apt 720  
Greenville, SC 29615-3158

Deidre Craze  
513 Crestmont Way  
Greenville, SC 29615-5057

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Wilderness Lodge described as:

An undivided 0.0412% interest in Unit 36 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,006.01, plus interest (calculated by multiplying \$0.15 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Fax: 614-220-5613  
11080-1028478

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Janette L. Rogers-booth

1066 Saint Andrews Dr

El Dorado Hills, CA 95762-5383

Paul M. Booth

1066 Saint Andrews Dr

El Dorado Hills, CA 95762-5383

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.5192% interest in Unit 10A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,544.85, plus interest (calculated by multiplying \$0.39 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding.

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Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$45,362.01, plus interest (calculated by multiplying \$13.67 times the number of days that have elapsed since January 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028477

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**  
FILE NO.: 25-027617  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
CARIE A. HAMM; GARY E. HAMM, JR  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Carie A. Hamm  
PO BOX 159  
East Bank, WV 25067-0159

Gary E. Hamm, Jr  
PO BOX 159

East Bank, WV 25067-0159

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:

An undivided 0.4398% interest in Unit 47 of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,775.33, plus interest (calculated by multiplying \$0.41 times the number of days that have elapsed since January 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028490

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-028239  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
DANTE PEPITO; EMILY PEPITO  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Dante Pepito

121 GLENMORE ST

Corpus Christi, TX 78412-2722

Emily Pepito

121 GLENMORE ST

Corpus Christi, TX 78412-2722

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:

An undivided 0.4398% interest in Unit 47 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,775.33, plus interest (calculated by multiplying \$0.41 times the number of days that have elapsed since January 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1028490

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
FILE NO.: 25-028245  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
ANTHONY K. SLATER; MILICENT  
EDWARDS; CIA E. SLATER  
Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

TO: Anthony K. Slater

4716