



**ORANGE COUNTY**

administrators or as other claimants, by, through, under or against Norman M. Reisch, deceased, et al.  
Defendants. Case No.: 2026-CA-000741-O  
Division:  
Judge Diego M. Madrigal III

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 NORMAN M. REISCH, DECEASED, RONALD REISCH, AS POTENTIAL HEIR TO NORMAN M. REISCH AND TIMOTHY REISCH, AS POTENTIAL HEIR TO NORMAN M. REISCH

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 NORMAN M. REISCH, DECEASED

1731 E 114TH PL  
NORTHGLENN, CO 80233-2263  
UNITED STATES OF AMERICA  
RONALD REISCH, AS POTENTIAL HEIR TO NORMAN M. REISCH  
252 NORTH HIGHTOWER ROAD  
WHEATLAND, WY 82201  
UNITED STATES OF AMERICA  
TIMOTHY REISCH, AS POTENTIAL HEIR TO NORMAN M. REISCH  
2461 EAST 126TH LOOP  
THORNTON, CO 80241

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 NORMAN M. REISCH, DECEASED, RONALD REISCH, AS POTENTIAL HEIR TO NORMAN M. REISCH AND TIMOTHY REISCH, AS POTENTIAL HEIR TO NORMAN M. REISCH, 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 0.3274% interest in Unit 37B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

Contract No.: 4016480.0  
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, 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 25th day of February, 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  
11080-1031547

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 Beth Blevins, deceased, et al.

Defendants. Case No.: 2026-CA-000745-O  
Division: 36  
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 BETH BLEVINS, 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 BETH BLEVINS,

**ORANGE COUNTY**

DECEASED  
3185 LINK CT  
SALEM, OR 97302-9509  
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 BETH BLEVINS, 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:

An undivided 0.1095% interest in Unit 136A 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")  
Contract No.: 24113.3

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPELLO, 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 25th day of February, 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  
11080-1031544

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 Cheryl A. Huisman, deceased, et al.

Defendants. Case No.: 2026-CA-000971-O  
Division: 33  
Judge Patricia L. Strowbridge

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) V 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 TRINETTE V. MCCRAY, 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 TRINETTE V. MCCRAY, DECEASED

3935 N 63RD ST  
MILWAUKEE, WI 53216-2112  
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 TRINETTE V. MCCRAY, 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:

An undivided 0.3284% interest in Unit 72A 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")  
Contract No.: 7039995.0

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 25th day of February, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ Rosa Aviles  
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES

**ORANGE COUNTY**

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  
11080-1031543

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 Cheryl A. Huisman, deceased, et al.

Defendants. Case No.: 2026-CA-000971-O  
Division:

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) II 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 ELEANOR MENSING, DECEASED, CHARLES MENSING, AS POTENTIAL HEIR TO ELEANOR MENSING AND DEBBIE LAROCHE, AS POTENTIAL HEIR TO ELEANOR MENSING

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 ELEANOR MENSING, DECEASED

347 W CALVERT XING  
NORTH EAST, MD 21901  
UNITED STATES OF AMERICA  
CHARLES MENSING, AS POTENTIAL HEIR TO ELEANOR MENSING  
29 SUSANNA DRIVE  
ELKTON, MD 21921  
UNITED STATES OF AMERICA  
DEBBIE LAROCHE, AS POTENTIAL HEIR TO ELEANOR MENSING  
331 EAST KELLY AVENUE  
AUGUSTA, KS 67010

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 ELEANOR MENSING, DECEASED, CHARLES MENSING, AS POTENTIAL HEIR TO ELEANOR MENSING AND DEBBIE LAROCHE, AS POTENTIAL HEIR TO ELEANOR MENSING, 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 0.5255% interest in Unit 8A 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")  
Contract No.: 7008272.0

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 26th day of February, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ Stanley Green  
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  
11080-1031749

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Vacations Condominium will be offered for sale: 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

**ORANGE COUNTY**

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 the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners 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. 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: Christopher Stephen Sargent, 6687 AVENIDA OAKLEIGH, Navarre, FL 32566-8923 and Lindsey Nicole-Ray Sargent, 6687 AVENIDA OAKLEIGH, Navarre, FL 32566-8923; VOL: 254499-01; TYPE: Even Biennial; POINTS: 37000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$1,206.83; PER DIEM: \$0.20 OBLIGOR: Luisa Rivera Castellanos, CONDOMINIO LOMAS DE PUERTA PARADA CASA 7 KM 13 1/2 CARRETERA A EL SALVADOR, Guatemala 01051 Guatemala and Carlos Alberto Monge Calderon, 9A AVE 15-83 ZONA 10, Guatemala 01010 Guatemala; VOL: 270141-01; TYPE: Annual; POINTS: 100000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$3,468.20; PER DIEM: \$1.10 File Numbers: 25-008661, 25-008769 MDK-81867

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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. 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: Carine Shaw, 613 SABAL LAKE DR, APT 111, Longwood, FL 32779-6045 and Briana Rodriguez, 1345 CLASSIC DR, Longwood, FL 32779-5816 and Chancellor Shaw, 1345 CLASSIC DR, Longwood, FL 32779-5816; WEEK: 7; UNIT: 431; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,132.87; PER DIEM: \$0.55 OBLIGOR: Sylvia E. Watson Trustee, or their successors in trust, under the Watson Living Trust, dated May 13, 2014, 12 PINETREE RD, Westbury, NY 11590-2711 and Euton O. Watson Trustee, or their successors in trust, under the Watson Living Trust, dated May 13, 2014, 12 PINETREE RD, Westbury, NY 11590-2711; WEEK: 29; UNIT: 607; TYPE: ; DATE REC.: November 13, 2025; DOC NO.: 20250657523; TOTAL: \$2,120.18; PER DIEM: \$0.55 File Numbers: 25-017112, 25-017252 MDK-81860

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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. 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: Carine Shaw, 613 SABAL LAKE DR, APT 111, Longwood, FL 32779-6045 and Briana Rodriguez, 1345 CLASSIC DR, Longwood, FL 32779-5816 and Chancellor Shaw, 1345 CLASSIC DR, Longwood, FL 32779-5816; WEEK: 7; UNIT: 431; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,132.87; PER DIEM: \$0.55 OBLIGOR: Sylvia E. Watson Trustee, or their successors in trust, under the Watson Living Trust, dated May 13, 2014, 12 PINETREE RD, Westbury, NY 11590-2711 and Euton O. Watson Trustee, or their successors in trust, under the Watson Living Trust, dated May 13, 2014, 12 PINETREE RD, Westbury, NY 11590-2711; WEEK: 29; UNIT: 607; TYPE: ; DATE REC.: November 13, 2025; DOC NO.: 20250657523; TOTAL: \$2,120.18; PER DIEM: \$0.55 File Numbers: 25-017112, 25-017252 MDK-81860

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Collection Vacation Ownership Plan will be offered for sale: 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

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Collection Vacation Ownership Plan will be offered for sale: 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

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Collection Vacation Ownership Plan will be offered for sale: 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

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A

**ORANGE COUNTY**

– Obligor) The Manley Law Firm LLC has been appointed as Trustee by Bella Florida 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 Bella Florida Condominium described as: 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 these proceedings is the failure of the Obligor (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. 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: Sara Elizabeth Fitzgerald, 3391 LITTLETON WAY, APT 3H, Pasadena, MD 21122-2081 and Heather A. Fitzgerald, 3391 LITTLETON WAY, APT 3H, Pasadena, MD 21122-2081; WEEK: 29; UNIT: 09404; TYPE: Annual; TOTAL: \$2,921.84; PER DIEM: \$0.77; NOTICE DATE: March 3, 2026 File Numbers: 25-017631 MDK-81859

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-023203  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
MICHAEL ELLIS, KILEY ELLIS  
Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Michael Ellis, 58675 COUNTY ROAD 9, Elkhart, IN 46517-2216  
Kiley Ellis, 58675 COUNTY ROAD 9, Elkhart, IN 46517-2216

Notice is hereby given that on April 16, 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 0.1094% interest in Unit 133A 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 make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 12, 2017 as Document No. 20170385082 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$2,757.63, together with interest accruing on the principal amount due at a per diem of \$1.32, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$3,981.75.

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 \$3,981.75. 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 11080-1031559

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Collection Vacation Ownership Plan will be offered for sale: 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

(Continued on next page)

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('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 the sale is the failure to make payments as set forth in the Mortgage in favor of Flex Collection, 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. 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: Sarah Melissa Kleer, 9820 STOCKPORT CIR, Summerville, SC 29485-9008; VOI: 501415-01; TYPE: Even Biennial; POINTS: 67100; DATE REC.: May 15, 2018; DOC NO.: 20180286572; TOTAL: \$3,999.39; PER DIEM: \$1.00 File Numbers: 25-023995 MDK-81865

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Vacations Condominium will be offered for sale: 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 the sale is the failure 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. 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: Sampath Kshamintha Mahavitane, 31 LEESBORO TRAIL RR 1, Thorndale NOM 2PO Canada; VOI: 259726-01; TYPE: Annual; POINTS: 44000; DATE REC.: April 8, 2019; DOC NO.: 20190212671; TOTAL: \$11,357.36; PER DIEM: \$3.74 OBLIGOR: Amalia Lopez-Perez, JUAREZ #3 CASA 1, Mexico City 01300 Mexico; VOI: 325499-01; TYPE: Annual; POINTS: 138000; DATE REC.: January 23, 2025; DOC NO.: 20240044034; TOTAL: \$58,487.97; PER DIEM: \$17.69 OBLIGOR: Diego Chavez Parra, CALLE 48N #0-69, Bogota 000000 Colombia and Rocio Fernandez Fernandez, CALLE 48N #0-69, Bogota 000000 Colombia; VOI: 325517-01; TYPE: Annual; POINTS: 102000; DATE REC.: February 17, 2025; DOC NO.: 20250093527; TOTAL: \$38,420.44; PER DIEM: \$13.19 OBLIGOR: Gustavo Silva Da Costa, PRACA ANTONIO CALLADO 175 APARTAMENTO 406, Rio De Janeiro 22793-084 Brazil and Mariana Santos De Mello Silva, Praca Antonio Callado 175 Apartamento 406, Rio De Janeiro 22793-084 Brazil; VOI: 326208-01; TYPE: Annual; POINTS: 20700; DATE REC.: January 30, 2025; DOC NO.: 20250057522; TOTAL: \$12,669.81; PER DIEM: \$4.17 OBLIGOR: Ellen Taise Milhomen Veiga, Avenida Pedro Neiva De Santana 600 Parque Da Lagoe, Imperatriz 65.914.630 Brazil and Sandro Marcio Teixeira Rodrigues, Avenida Pedro Neiva De Santana 600 Parque Da Lagoe, Imperatriz 65.914.630 Brazil; VOI: 326691-01; TYPE: Annual; POINTS: 20700; DATE REC.: February 17, 2025; DOC NO.: 20250093780; TOTAL: \$12,533.67; PER DIEM: \$4.17 File Numbers: 25-025803, 25-024141, 25-024142, 25-024148, 25-024156 MDK-81861

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-025202 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JENNIFER LEE ANN REGO Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Jennifer Lee Ann Rego, 103 CRAWFORD ST APT 1, Fall River, MA 02724-2409 Notice is hereby given that on April 16, 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 0.3573% interest in Unit 2G 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 November 10, 2017 as Document No. 20170618262 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,501.98, together with interest accruing on the principal amount due at a per diem of \$2.26, and together

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January 3, 2024; DOC NO.: 20240005032; TOTAL: \$25,836.15; PER DIEM: \$7.54 OBLIGOR: Abiola Mobolanle Babalola, 2213 PLAINVIEW DR, High Point, NC 27265; VOI: 325525-01; TYPE: Annual; POINTS: 20700; DATE REC.: February 17, 2025; DOC NO.: 20250093629; TOTAL: \$12,167.52; PER DIEM: \$3.64 File Numbers: 25-024006, 25-025792, 25-024007, 25-024094, 25-024143 MDK-81863

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Vacations Condominium will be offered for sale: 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 the sale is the failure 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. 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: Sampath Kshamintha Mahavitane, 31 LEESBORO TRAIL RR 1, Thorndale NOM 2PO Canada; VOI: 259726-01; TYPE: Annual; POINTS: 44000; DATE REC.: April 8, 2019; DOC NO.: 20190212671; TOTAL: \$11,357.36; PER DIEM: \$3.74 OBLIGOR: Amalia Lopez-Perez, JUAREZ #3 CASA 1, Mexico City 01300 Mexico; VOI: 325499-01; TYPE: Annual; POINTS: 138000; DATE REC.: January 23, 2025; DOC NO.: 20240044034; TOTAL: \$58,487.97; PER DIEM: \$17.69 OBLIGOR: Diego Chavez Parra, CALLE 48N #0-69, Bogota 000000 Colombia and Rocio Fernandez Fernandez, CALLE 48N #0-69, Bogota 000000 Colombia; VOI: 325517-01; TYPE: Annual; POINTS: 102000; DATE REC.: February 17, 2025; DOC NO.: 20250093527; TOTAL: \$38,420.44; PER DIEM: \$13.19 OBLIGOR: Gustavo Silva Da Costa, PRACA ANTONIO CALLADO 175 APARTAMENTO 406, Rio De Janeiro 22793-084 Brazil and Mariana Santos De Mello Silva, Praca Antonio Callado 175 Apartamento 406, Rio De Janeiro 22793-084 Brazil; VOI: 326208-01; TYPE: Annual; POINTS: 20700; DATE REC.: January 30, 2025; DOC NO.: 20250057522; TOTAL: \$12,669.81; PER DIEM: \$4.17 OBLIGOR: Ellen Taise Milhomen Veiga, Avenida Pedro Neiva De Santana 600 Parque Da Lagoe, Imperatriz 65.914.630 Brazil and Sandro Marcio Teixeira Rodrigues, Avenida Pedro Neiva De Santana 600 Parque Da Lagoe, Imperatriz 65.914.630 Brazil; VOI: 326691-01; TYPE: Annual; POINTS: 20700; DATE REC.: February 17, 2025; DOC NO.: 20250093780; TOTAL: \$12,533.67; PER DIEM: \$4.17 File Numbers: 25-025803, 25-024141, 25-024142, 25-024148, 25-024156 MDK-81861

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-025202 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JENNIFER LEE ANN REGO Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Jennifer Lee Ann Rego, 103 CRAWFORD ST APT 1, Fall River, MA 02724-2409 Notice is hereby given that on April 16, 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 0.3573% interest in Unit 2G 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 November 10, 2017 as Document No. 20170618262 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,501.98, together with interest accruing on the principal amount due at a per diem of \$2.26, and together

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with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,051.12. 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 \$9,051.12. 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 11080-1031561

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-025223 PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. MARCO A. MORENO JR., LAURA DOMINGUEZ MORENO Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Marco A. Moreno Jr., 5311 N 47th Ln, Mcallen, TX 78504-4870 Laura Dominguez Moreno, 5311 N 47TH LN, Mcallen, TX 78504-4870 Notice is hereby given that on April 16, 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 Polynesian Villas Bungalows will be offered for sale: An undivided 0.3718% interest in Unit 65 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded February 13, 2017 as Document No. 20170080329 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$11,506.45, together with interest accruing on the principal amount due at a per diem of \$5.67, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$14,361.21. 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 \$14,361.21. 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 11080-1031560

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,

**ORANGE COUNTY**

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: James Dennis Tibbits, 721 W WALNUT ST, Stilwell, OK 74960 and Carla Jean Barnett, 721 W WALNUT ST, Stilwell, OK 74960; VOI: 50-5294; TYPE: Annual; POINTS: 1000; TOTAL: \$6,297.75; PER DIEM: \$2.10; NOTICE DATE: March 6, 2026 OBLIGOR: Octavio Rodriguez, PO BOX 52, Premont, TX 78375 and Claudia B. Medina, PO BOX 52, Premont, TX 78375; VOI: 50-5984; TYPE: Annual; POINTS: 1220; TOTAL: \$14,056.65; PER DIEM: \$4.97; NOTICE DATE: March 6, 2026 OBLIGOR: Tracy A. Hochreiter, 3020 N OCEAN AVE, Farmingville, NY 11738; VOI: 50-7514; TYPE: Annual; POINTS: 1500; TOTAL: \$11,033.57; PER DIEM: \$3.84; NOTICE DATE: March 6, 2026 OBLIGOR: Vanessa M. Martinez, 5163 CROW WING DR, San Antonio, TX 78242 and Miguel Angel Martinez, 5163 CROW WING DR, San Antonio, TX 78242; VOI: 50-14187; TYPE: Annual; POINTS: 1500; TOTAL: \$33,536.63; PER DIEM: \$10.78; NOTICE DATE: March 6, 2026 OBLIGOR: Georgina Marie Coleman, 315 JOYA DR, Liberty Hill, TX 78642; VOI: 50-18495; TYPE: Annual; POINTS: 4400; TOTAL: \$78,997.72; PER DIEM: \$27.79; NOTICE DATE: March 6, 2026 File Numbers: 26-000537, 26-000538, 26-000539, 25-025447, 26-000560 MDK-81875

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Vacations Condominium will be offered for sale: 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 the sale is the failure 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. 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: Marie Lucienne Casseus, 1360 NE 115th St, Miami, FL 33161 and Danielle Casseus, 15 DETROIT AVE, Troy, NY 12180-2419; VOI: 210880-01; TYPE: Even Biennial; POINTS: 44000; DATE REC.: April 19, 2016; DOC NO.: 20160195552; TOTAL: \$2,576.17; PER DIEM: \$0.67 OBLIGOR: Arian Ravi Rajh, UNIT 8 THE POINT VILLAS LANGE PARK, Chaguanas 00000 Trinidad and Tobago; VOI: 265104-01; TYPE: Odd Biennial; POINTS: 81000; DATE REC.: August 12, 2019; DOC NO.: 20190498659; TOTAL: \$12,426.75; PER DIEM: \$4.13 OBLIGOR: Osman Otilio Banegas Pineda, BARRIO EL CENTRO PASAJE CENTENARIO CASA #853, Tela 31301 Honduras and Dunia Esmeralda Guardado Abrego, BARRIO EL CENTRO PASAJE CENTENARIO CASA #853, Tela 31301 Honduras; VOI: 310891-01; TYPE: Annual; POINTS: 40000; DATE REC.: October 5, 2023; DOC NO.: 20230574529; TOTAL: \$18,091.38; PER DIEM: \$6.06 OBLIGOR: David Alirio Espinel Portillo, 3873 PRINCESS CT, Lawrenceville, GA 30044 and Maria Fernanda Rojas Vasquez, 3873 PRINCESS CT, Lawrenceville, GA 30044 and Rosa Lucia Vasquez Araujo, CALLE 11N # 16E125 VILLAS DE ALCOLA B CS D17, Cucuta 054001 Colombia and Luis Eduardo Parada Florez, 3873 PRINCESS CT, Lawrenceville, GA 30044; VOI: 326959-01; TYPE: Annual; POINTS: 56300; DATE REC.: April 4, 2025; DOC NO.: 20250200039; TOTAL: \$26,270.04; PER DIEM: \$8.19 OBLIGOR: Judy Ann Bellion, 28 SOUTHVIEW CIRCLE, Lake Grove, NY 11755-2512; VOI: 327273-01; TYPE: Annual; POINTS: 800000; DATE REC.: March 20, 2025; DOC NO.: 20250164487; TOTAL: \$325,115.98; PER DIEM: \$102.44 File Numbers: 25-025791, 25-025805, 25-025850, 25-025924, 25-025925 MDK-81878

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points)

**ORANGE COUNTY**

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 the sale is the failure 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. 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: Chandrotie Narayan, 67 FINLAND DR, Kleinburg L4H4A3 Canada and Anil A. Ramkissoon, 67 FINLAND DR, Kleinburg L4H4A3 Canada; VOI: 314709-01; TYPE: Annual; POINTS: 44000; DATE REC.: January 31, 2024; DOC NO.: 20240059386; TOTAL: \$22,009.48; PER DIEM: \$6.62 OBLIGOR: Susan E. Corcoran, 3528 COUNTY RD 3, Lyndhurst KOE1N0 Canada and David John C. Tye, 3528 COUNTY RD 3 RR 1, Lyndhurst KOE1N0 Canada; VOI: 318759-01; TYPE: Annual; POINTS: 81000; DATE REC.: July 26, 2024; DOC NO.: 20240432360; TOTAL: \$37,981.34; PER DIEM: \$11.46 OBLIGOR: Luis Cornelio Pozo Albornoz, BALZAY URBANIZACION LA RIBEZA, Cuenca Ecuador and Olga Margarita Espinoza Vitimilla, BALZAY URBANIZACION LA RIBEZA, Cuenca Ecuador; VOI: 319337-01; TYPE: Annual; POINTS: 164000; DATE REC.: February 27, 2025; DOC NO.: 20250117357; TOTAL: \$68,950.01; PER DIEM: \$0.274 OBLIGOR: Hakim Abdul, 206 LINDEN AVE, Scarborough M1K3H8 Canada; VOI: 322477-01; TYPE: Annual; POINTS: 53000; DATE REC.: October 29, 2024; DOC NO.: 20240616703; TOTAL: \$16,898.29; PER DIEM: \$5.19 OBLIGOR: Cristian Gerardo Vergara Dubles, EJERCITO LIBERTADOR #4196 CASA 186 PUENTE ALTO, Santiago 00000 Chile and Maria Cristina Leiva Barahona, EJERCITO LIBERTADOR #4196 CASA 186 PUENTE ALTO, Santiago 00000 Chile; VOI: 326667-01; TYPE: Annual; POINTS: 44000; DATE REC.: March 12, 2025; DOC NO.: 20250148373; TOTAL: \$20,611.85; PER DIEM: \$7.05 File Numbers: 25-024096, 25-025875, 25-025877, 25-024130, 25-025922 MDK-81868

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14033890.0 FILE NO.: 25-029304 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. STEVEN S SOKOLOWSKI; KIMBERLY A JOHNSON Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Steven S Sokolowski 3620 Fiddler Ln Bethpage, NY 11714 Kimberly A Johnson 170 Mooresville Commons Way APT 310 Mooresville, NC 28117-6105 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 0.0938% interest in Unit 88C 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 \$34,095.17, plus interest (calculated by multiplying \$10.42 times the number of days that have elapsed since March 4, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if

(Continued on next page)

**ORANGE COUNTY**

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.  
Adam B. Hall, 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  
11080-1031617

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) 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 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 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. 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: Francis Glenn Gordon, 56 COVERED BRIDGE TRAIL, Bracebridge P1L 1Y2 Canada and Shirley Anne Gordon, 56 COVERED BRIDGE TRAIL, Bracebridge P1L 1Y2 Canada; VOI: 274727-01, 274727-02; TYPE: Annual, Annual; POINTS: 81000, 67100; TOTAL: \$18,154.49; PER DIEM: \$5.27; NOTICE DATE: March 9, 2026 OBLIGOR: Jason Nathaniel Thorn, 2709 W 66TH AVE, Anchorage, AK 99502 and Sonya Jean Lesemann, 2709 W 66TH AVE, Anchorage, AK 99502; VOI: 310969-01; TYPE: Annual; POINTS: 67100; TOTAL: \$29,410.78; PER DIEM: \$9.56; NOTICE DATE: March 9, 2026 OBLIGOR: David Alvah Degler II, 1823 BELLA VISTA WAY, Port Saint Lucie, FL 34952-2600 and Dominic John Mastropolo II, 1823 BELLA VISTA WAY, Port Saint Lucie, FL 34952-2600; VOI: 313205-01; TYPE: Annual; POINTS: 72000; TOTAL: \$36,990.15; PER DIEM: \$11.76; NOTICE DATE: March 9, 2026 OBLIGOR: Camilo Jose Baquero Baquero, CALLE 121 #45A-76, Bogota 00000 Colombia and Laura Catalina Blanco Gomez, CALLE 121 #45A-76, Bogota 00000 Colombia; VOI: 320830-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,552.54; PER DIEM: \$4.02; NOTICE DATE: March 9, 2026 OBLIGOR: Ebony Tone Alexis Schloss, 1952 FAYLEE CRESCENT, Pickering L1V2V6 Canada; VOI: 329390-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,839.65; PER DIEM: \$3.72; NOTICE DATE: March 9, 2026 File Numbers: 25-024028, 25-029540, 25-029544, 26-000785, 26-000822 MDK-81874

**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. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, 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: Robert Allen Chester, 3070 MATILDA STREET, Coconut Grove, FL 33133 and Jovan Ka Chester, 3070 MATILDA STREET, Coconut Grove, FL 33133; VOI: 50-13498; TYPE: Annual; POINTS: 1400; TOTAL: \$21,216.74; PER DIEM: \$7.27; NOTICE DATE: March 6, 2026 OBLIGOR: Rolando Alfredo Marazzi, 6221 SW 36TH STREET, Miami, FL 33155 and Vivian Turro Marazzi, 6221 SW 36TH STREET, Miami, FL 33155; VOI: 50-14854; TYPE: Annual; POINTS: 330; TOTAL: \$9,069.80; PER DIEM: \$2.96; NOTICE DATE: March 6, 2026 OBLIGOR: Leo Joseph Beadle, C/O LAW OFFICES RICHARD WEISBERG, 520 WEST LAKE MARY BLVD SU, Sanford, FL 32773 and Rena M. Beadle, C/O LAW OFFICES RICHARD WEISBERG, 520 WEST LAKE MARY BLVD SU, Sanford, FL 32773; VOI: 50-15055; TYPE: Annual; POINTS: 4400; TOTAL: \$45,934.50; PER DIEM: \$15.22; NOTICE DATE: March 6, 2026 OBLIGOR: Brian David Carrico, 100 ADDISON AVE, Franklin, TN 37064 and Donna Jean Carrico, 100 ADDISON AVE, Franklin, TN 37064; VOI: 50-17411; TYPE: Annual; POINTS: 2200; TOTAL: \$53,613.67; PER DIEM: \$18.95; NOTICE DATE: March 6, 2026 OBLIGOR: Edward Aloysius Murphy, P.O. BOX 2681, Sausalito, CA 94966 and Julie Cadoret Mc Millen, P.O. BOX 2681, Sausalito, CA 94966; VOI: 50-17704; TYPE: Annual; POINTS: 2400; TOTAL: \$2,102.00; PER DIEM: \$0.00; NOTICE DATE: March 6, 2026 File Numbers: 26-000546, 26-000547, 26-000549, 26-000552, 26-000553 MDK-81873

**ORANGE COUNTY**

by the Mortgage. 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: Duong Dai Tu, 18215 59TH AVENUE NORTH, Plymouth, MN 55446 and Karen Maxine Tu, 18215 59TH AVENUE NORTH, Plymouth, MN 55446; VOI: 50-7968; TYPE: Annual; POINTS: 520; TOTAL: \$6,918.70; PER DIEM: \$2.18; NOTICE DATE: March 6, 2026 OBLIGOR: Shane Sinfuego Haff, 121 SINCLAIR AVE, UNIT 106, Glendale, CA 91206 and Giovanni Lunasco Haff, 121 SINCLAIR AVE, UNIT 106, Glendale, CA 91206; VOI: 50-8091; TYPE: Annual; POINTS: 1000; TOTAL: \$7,676.07; PER DIEM: \$2.41; NOTICE DATE: March 6, 2026 OBLIGOR: Harry Ferguson III, 11916 ARRAN ST., Austin, TX 78754 and Diana Lynn Ferguson, 11916 ARRAN ST., Austin, TX 78754; VOI: 50-9719; TYPE: Annual; POINTS: 1900; TOTAL: \$20,933.02; PER DIEM: \$6.84; NOTICE DATE: March 6, 2026 OBLIGOR: Marguerite Ann Wagoner, 2809 KNOB HILL ST., Pearland, TX 77581 and Richard Kyle Wagoner, 2809 KNOB HILL ST., Pearland, TX 77581; VOI: 50-11257; TYPE: Annual; POINTS: 6600; TOTAL: \$72,379.26; PER DIEM: \$24.11; NOTICE DATE: March 6, 2026 OBLIGOR: Inna Dotro, 65 LEWISTON ST, Staten Island, NY 10314 and Anthony Dotro, 65 LEWISTON ST, Staten Island, NY 10314; VOI: 0500013280; TYPE: Annual; POINTS: 1320; TOTAL: \$16,691.29; PER DIEM: \$5.48; NOTICE DATE: March 6, 2026 File Numbers: 26-000541, 26-000542, 26-000543, 26-000544, 26-000545 MDK-81857

**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. 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: Robert Allen Chester, 3070 MATILDA STREET, Coconut Grove, FL 33133 and Jovan Ka Chester, 3070 MATILDA STREET, Coconut Grove, FL 33133; VOI: 50-13498; TYPE: Annual; POINTS: 1400; TOTAL: \$21,216.74; PER DIEM: \$7.27; NOTICE DATE: March 6, 2026 OBLIGOR: Rolando Alfredo Marazzi, 6221 SW 36TH STREET, Miami, FL 33155 and Vivian Turro Marazzi, 6221 SW 36TH STREET, Miami, FL 33155; VOI: 50-14854; TYPE: Annual; POINTS: 330; TOTAL: \$9,069.80; PER DIEM: \$2.96; NOTICE DATE: March 6, 2026 OBLIGOR: Leo Joseph Beadle, C/O LAW OFFICES RICHARD WEISBERG, 520 WEST LAKE MARY BLVD SU, Sanford, FL 32773 and Rena M. Beadle, C/O LAW OFFICES RICHARD WEISBERG, 520 WEST LAKE MARY BLVD SU, Sanford, FL 32773; VOI: 50-15055; TYPE: Annual; POINTS: 4400; TOTAL: \$45,934.50; PER DIEM: \$15.22; NOTICE DATE: March 6, 2026 OBLIGOR: Brian David Carrico, 100 ADDISON AVE, Franklin, TN 37064 and Donna Jean Carrico, 100 ADDISON AVE, Franklin, TN 37064; VOI: 50-17411; TYPE: Annual; POINTS: 2200; TOTAL: \$53,613.67; PER DIEM: \$18.95; NOTICE DATE: March 6, 2026 OBLIGOR: Edward Aloysius Murphy, P.O. BOX 2681, Sausalito, CA 94966 and Julie Cadoret Mc Millen, P.O. BOX 2681, Sausalito, CA 94966; VOI: 50-17704; TYPE: Annual; POINTS: 2400; TOTAL: \$2,102.00; PER DIEM: \$0.00; NOTICE DATE: March 6, 2026 File Numbers: 26-000546, 26-000547, 26-000549, 26-000552, 26-000553 MDK-81873

**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

**ORANGE COUNTY**

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. 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: Jimmy Ray Shaw, 15 SURTIDOR LANE, Hot Springs, AR 71909 and Rebecca Daralyn Shaw, 15 SURTIDOR LANE, Hot Springs, AR 71909; VOI: 50-16067; TYPE: Annual; POINTS: 1440; TOTAL: \$34,188.74; PER DIEM: \$12.01; NOTICE DATE: March 3, 2026 File Numbers: 26-000551 MDK-81862

**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. 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: Jerry Mack Mc Clain, 8035 WHITE MARSH CT, Spring, TX 77379 and Tommie Jean Mc Clain, 8035 WHITE MARSH CT, Spring, TX 77379; VOI: 50-17847; TYPE: Annual; POINTS: 1300; TOTAL: \$25,106.01; PER DIEM: \$8.51; NOTICE DATE: March 6, 2026 OBLIGOR: Rita Maria Holton, 6201 WUAIL HOLLOW, Austin, TX 78750; VOI: 50-17923; TYPE: Annual; POINTS: 4400; TOTAL: \$69,163.38; PER DIEM: \$19.96; NOTICE DATE: March 6, 2026 OBLIGOR: Christopher Carter Wailes, 311 MAVERICK RUN CT, Rosenberg, TX 77469 and Melissa Aughter Wailes, 311 MAVERICK RUN CT, Rosenberg, TX 77469; VOI: 50-18209; TYPE: Annual; POINTS: 700; TOTAL: \$18,889.53; PER DIEM: \$6.47; NOTICE DATE: March 6, 2026 OBLIGOR: Whitney W. Simon, 24414 BLAIRBURY DR, Katy, TX 77493 and Crystal T. Simon, 24414 BLAIRBURY DR, Katy, TX 77493; VOI: 50-18436; TYPE: Annual; POINTS: 1100; TOTAL: \$27,188.36; PER DIEM: \$9.23; NOTICE DATE: March 6, 2026 OBLIGOR: Melissa Mendoza, 2612 SONORA AVE, Mcallen, TX 78503; VOI: 50-18546; TYPE: Annual; POINTS: 700; TOTAL: \$18,836.58; PER DIEM: \$6.45; NOTICE DATE: March 6, 2026 File Numbers: 26-000554, 26-000555, 26-000557, 26-000558, 26-000561 MDK-81877

**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

**ORANGE COUNTY**

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. 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: Kenneth Albert Caskey, 7720 WEST WILLOW AVENUE, Peoria, AZ 85381 and Margaret Mary Caskey, 7720 WEST WILLOW AVENUE, Peoria, AZ 85381; VOI: 50-18675; TYPE: Annual; POINTS: 5264; TOTAL: \$92,032.18; PER DIEM: \$32.54; NOTICE DATE: March 6, 2026 OBLIGOR: Janet Marie Antonelli, C/O LAW OFFICE DAVID SMITH, 201 ST HELENS AVE, Tacoma, WA 98402; VOI: 50-18851; TYPE: Annual; POINTS: 4617; TOTAL: \$109,887.35; PER DIEM: \$36.66; NOTICE DATE: March 6, 2026 OBLIGOR: Jon David Schoen, 3493 OLD SOUTHWAY RD, Sherman, TX 75092 and Mindy Ann Schoen, 3493 OLD SOUTHWAY RD, Sherman, TX 75092; VOI: 50-19836; TYPE: Annual; POINTS: 1100; TOTAL: \$27,463.60; PER DIEM: \$9.16; NOTICE DATE: March 6, 2026 OBLIGOR: Joshua Graff Pendragon, 172 ALGAROBIA LOOP, Buda, TX 78610 and Elissa Anne Pendragon, 172 ALGAROBIA LOOP, Buda, TX 78610; VOI: 50-20337; TYPE: Annual; POINTS: 2201; TOTAL: \$58,330.80; PER DIEM: \$20.45; NOTICE DATE: March 6, 2026 OBLIGOR: Alex Berkman, 2012 PINE GROVE ST, Dickinson, TX 77539 and Rachel Hawkins, 2012 PINE GROVE ST, Dickinson, TX 77539; VOI: 50-20387; TYPE: Annual; POINTS: 2201; TOTAL: \$52,914.17; PER DIEM: \$18.40; NOTICE DATE: March 6, 2026 File Numbers: 26-000562, 26-000563, 26-000564, 26-000567, 26-000568 MDK-81856

**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. 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: Susan Najomo, 2827 STOCKCREEK LANE, Richmond, TX 77406 and David Ohireme Ilube, 2827 STOCKCREEK LANE, Richmond, TX 77406; VOI: 50-20008; TYPE: Annual; POINTS: 1140; TOTAL: \$27,407.13; PER DIEM: \$6.90; NOTICE DATE: March 6, 2026 OBLIGOR: Fernando Moncibais, C/O BILES WILSON PLLC, 457 LAURENCE DR STE 195, Heath, TX 75032 and Susan Pagani Moncibais, C/O BILES WILSON PLLC, 457 LAURENCE DR STE 195, Heath, TX 75032; VOI: 50-20406; TYPE: Annual; POINTS: 1320; TOTAL: \$16,917.11; PER DIEM: \$5.58; NOTICE DATE: March 6, 2026 OBLIGOR: Brian Mark Kenny, 3650 BOBE COURT, Valley Springs, CA 95252 and Gwendolyn Iletta Kenny, 3650 BOBE COURT, Valley Springs, CA 95252; VOI: 50-20528; TYPE: Annual; POINTS: 1500; TOTAL: \$22,643.18; PER DIEM: \$6.96; NOTICE DATE: March 6, 2026 OBLIGOR: Wai Hee Yuen, 941 E PIEDMONT RD, Phoenix, AZ 85042 and Patricia L. Yuen, 941 E PIEDMONT RD, Phoenix, AZ 85042; VOI: 50-20721; TYPE: Annual; POINTS: 750; TOTAL: \$21,813.09; PER DIEM: \$7.51; NOTICE DATE: March 6, 2026 OBLIGOR: Bruce David Hansen, C/O FINN LAW GROUP, 8380 BAY PINES BLVD, Saint Petersburg, FL 33709 and Gloria Darlene Hansen, C/O FINN LAW GROUP, 8380 BAY PINES BLVD, Saint Petersburg, FL 33709; VOI: 50-20840; TYPE: Annual; POINTS: 2201; TOTAL: \$55,534.60;

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PER DIEM: \$16.13; NOTICE DATE: March 6, 2026 File Numbers: 26-000565, 26-000569, 26-000570, 26-000571, 26-000572 MDK-81869

**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 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. 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: Maria Oluwabunmi Oloyede, 1901 W UTOPIA RD, Phoenix, AZ 85027-4531 and Elizabeth Oluwaseun Oloyede, 1901 W UTOPIA RD, Phoenix, AZ 85027-4531; VOI: 515292-01; TYPE: Annual; POINTS: 97900; TOTAL: \$28,032.63; PER DIEM: \$1.96; NOTICE DATE: March 3, 2026 File Numbers: 26-000669 MDK-81879

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
CONTRACT NO.: 7008267.0  
FILE NO.: 26-001627  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
THOMAS E. PFUNDSTEIN; LAURA A. PFUNDSTEIN  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: Thomas E. Pfundstein  
216 Gibson Rd  
Annapolis, MD 21401  
Laura A. Pfundstein  
216 GIBSON RD  
Annapolis, MD 21401-2225  
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 0.4927% interest in Unit 13C 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 \$3,649.77, plus interest (calculated by multiplying \$1.37 times the number of days that have elapsed since March 4, 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.  
Adam B. Hall, Esq.  
as Trustee pursuant to Fla. Stat. §721.82

(Continued on next page)

**ORANGE COUNTY**

P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Teletopier: 614-220-5613  
11080-1031616

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: William J. Bernheisel, 1870 AERONCA ST, Carlisle, PA 17013-1102; VOI: 200747-01; TYPE: Annual; POINTS: 51700; TOTAL: \$4,944.20; PER DIEM: \$1.70; NOTICE DATE: March 3, 2026 File Numbers: 26-001713 MDK-81876

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Villages Key West 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 Key West Condominium described as: Unit Week (See Exhibit A-Week), in (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Key West Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 8048, Page 0131, 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. 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: Kevin J. Roberts, 2233 PLYMOUTH ROCK RD, Abilene, TX 79601-4739 and Allison K. Roberts, 2233 PLYMOUTH ROCK RD, Abilene, TX 79601-4739; WEEK: 46; UNIT: 12205; TYPE: Annual; TOTAL: \$5,466.01; PER DIEM: \$0.94; NOTICE DATE: March 3, 2026 OBLIGOR: Michael T. Hennessy, 1716 LAKE SHORE CREST DR, APT 15, Reston, VA 20190-3244 and Janella G. Hennessy, AKA J. G. Hennessy, 1716 LAKE SHORE CREST DR, APT 15, Reston, VA 20190-3244; WEEK: 48; UNIT: 14304; TYPE: Annual; TOTAL: \$4,042.39; PER DIEM: \$0.43; NOTICE DATE: March 3, 2026 OBLIGOR: James D. Pritchard, 4700 N MULE KING, Flagstaff, AZ 86001-7837 and Jennifer M. Pritchard, 4700 N MULE KING, Flagstaff, AZ 86001-7837; WEEK: 26; UNIT: 16505; TYPE: Annual; TOTAL: \$5,865.40; PER DIEM: \$0.97; NOTICE DATE: March 3, 2026 File Numbers: 26-001745, 26-001721, 26-001722 MDK-81864

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 Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at

**ORANGE COUNTY**

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 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: Robert J. Sheets, 6554 PIONEER ROAD, Medford, OR 97501 and Darlene K. Sheets, 6554 PIONEER RD, Medford, OR 97501-9317; VOI: 514149-02; TYPE: Annual; POINTS: 44000; TOTAL: \$3,402.02; PER DIEM: \$1.17; NOTICE DATE: March 3, 2026 File Numbers: 26-001723 MDK-81858

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – 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. 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: Mario Martinez Chavez, 1103 TUSCANY CIR SW, Marietta, GA 30060-7539 and Claudia N. Martinez, 1103 TUSCANY CIR SW, Marietta, GA 30060-7539; VOI: 208362-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$6,651.37; PER DIEM: \$2.18; NOTICE DATE: March 4, 2026 OBLIGOR: Kevin J. Baxter, 1806 MELVILLE ST, Oakhurst, NJ 07755-2918 and Barbara J. Baxter, 1806 MELVILLE ST, Oakhurst, NJ 07755-2918; VOI: 214268-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: \$8,027.54; PER DIEM: \$2.64; NOTICE DATE: March 4, 2026 OBLIGOR: Ricky Lee Eskridge Jr., PO BOX 12, Deerfield, OH 44411-0012 and Debbie Burnice Eskridge, PO BOX 12, Deerfield, OH 44411-0012; VOI: 222236-01; TYPE: Annual; POINTS: 51700; TOTAL: \$8,690.16; PER DIEM: \$2.67; NOTICE DATE: March 4, 2026 OBLIGOR: Joseph Scott Speak, 12506 WOODSBORO PIKE, Keymer, MD 21757-8712; VOI: 229884-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$6,619.69; PER DIEM: \$2.18; NOTICE DATE: March 4, 2026 OBLIGOR: Allen Joseph Duffel, 2016 10TH ST Lake Charles, LA 70601-6536; VOI: 262840-01; TYPE: Even Biennial; POINTS: 81000;

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TOTAL: \$2,760.25; PER DIEM: \$0.89; NOTICE DATE: March 4, 2026 File Numbers: 25-006625, 25-006627, 25-006633, 25-006637, 26-001734 MDK-81855

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: Flair Aimee Lindsey, 10941 AMHERST AVE, Silver Spring, MD 20902-4319; VOI: 203381-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$5,944.84; PER DIEM: \$1.68; NOTICE DATE: March 9, 2026 OBLIGOR: Karellys Diaz, 5228 e 86th street, apt 307, indianapolis, IN 46250; VOI: 207327-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$3,956.87; PER DIEM: \$1.20; NOTICE DATE: March 9, 2026 OBLIGOR: Ida N. Pendergrass, 15708 GREYTHORNE DR, APT 116, Charlotte, NC 28277-4736; VOI: 208635-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: \$4,508.76; PER DIEM: \$1.43; NOTICE DATE: March 9, 2026 OBLIGOR: Raymond J. Kupiec, 8455 NW 47TH DR, Coral Springs, FL 33067-1978 and Jacqueline Petraglia Kupiec, 11440 NW 49TH DR, Coral Springs, FL 33076-2144; VOI: 220196-02; TYPE: Annual; POINTS: 37000; TOTAL: \$7,188.99; PER DIEM: \$2.41; NOTICE DATE: March 9, 2026 OBLIGOR: Jaroslav Danylo Czubatyj, 414 LEXINGTON BLVD, Royal Oak, MI 48073-2526 and Tanya Adrianna Czubatyj, 414 LEXINGTON BLVD, Royal Oak, MI 48073-2526; VOI: 269523-01; TYPE: Annual; POINTS: 148100; TOTAL: \$8,184.02; PER DIEM: \$3.25; NOTICE DATE: March 9, 2026 File Numbers: 25-006622, 25-006624, 25-006626, 25-006632, 26-001735 MDK-81852

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. 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: John W. Wilcox, 2 ROCK TER, Dorchester, MA 02121-3514 and Pamela E. Reid, 111 MARKET ST, Rockland, MA 02370-2670; WEEK: 21; UNIT: 28104; TYPE: Odd Biennial; TOTAL: \$2,812.42; PER DIEM: \$0.57; NOTICE DATE: March 3, 2026 OBLIGOR: Maxwell Zambrano, 7211 HAVEN AVE #

**ORANGE COUNTY**

E533, Rch Cucamonga, CA 91701-6064 and Diana Martinez, 15205 BEARTREE ST, Fontana, CA 92336-4435; WEEK: 03; UNIT: 29202; TYPE: Odd Biennial; TOTAL: \$2,065.62; PER DIEM: \$0.29; NOTICE DATE: March 3, 2026 OBLIGOR: Carla H. Nolan, 6760 BRULE CIR, Chanhassen, MN 55317-9507; WEEK: 38; UNIT: 29503; TYPE: Annual; TOTAL: \$7,051.31; PER DIEM: \$1.75; NOTICE DATE: March 3, 2026 File Numbers: 26-001744, 26-001742, 26-001740 MDK-81871

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Spa 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 Spa Condominium described as: 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. 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: Marilyn Pamela Hladun, 103 WEST 35TH ST NA, Hamilton L9C 5K7 Canada; WEEK: 11; UNIT: 0405; TYPE: ; TOTAL: \$3,363.39; PER DIEM: \$0.55; NOTICE DATE: March 3, 2026 OBLIGOR: Albertus Konings, 415-46 FRIESIAN CRT, Halifax B3M 0M3 Canada and Patricia Helen Konings, 168 WATERSTONE RUN, Lucasville B4B 1X5 Canada; WEEK: 41; UNIT: 0532; TYPE: ; TOTAL: \$3,363.39; PER DIEM: \$0.55; NOTICE DATE: March 3, 2026 OBLIGOR: William H. Reeves, THE GARDEN HOUSE 1 WALTON HOUSE, Tewkesbury GL20 8EX United Kingdom and Sandra E. Reeves, AKA S. E. Reeves, KINGS GATE 1 WALTON HOUSE THE GARDEN HOUSE, Tewkesbury GL20 8EX United Kingdom; WEEK: 30; UNIT: 687; TYPE: ; TOTAL: \$3,363.39; PER DIEM: \$0.55; NOTICE DATE: March 3, 2026 OBLIGOR: Aileen Jackson, 10 Mariner Street, Carnoustie DD7 6BB United Kingdom; WEEK: 11; UNIT: 727; TYPE: ; TOTAL: \$3,364.49; PER DIEM: \$0.55; NOTICE DATE: March 3, 2026 File Numbers: 26-001766, 26-001767, 26-001770, 25-017425 MDK-81854

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Spa 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 Spa Condominium described as: 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. 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: Mary Kaylor Antoniewicz, 3508 GARDEN RD, APT M6, Burlington, NC 27215-8720; WEEK: 18; UNIT: 0455; TYPE: ; TOTAL: \$3,328.53; PER DIEM: \$0.55; NOTICE DATE: March 4, 2026 OBLIGOR: Jerry M. Hyde, 951 Vindale Road, Tavares, FL 32378; WEEK: 20; UNIT: 509; TYPE: ; TOTAL: \$3,328.53;

**ORANGE COUNTY**

PER DIEM: \$0.55; NOTICE DATE: March 4, 2026 OBLIGOR: Sharon L. Carey, 654 Private Rd 1507, Bandera, TX 78003 and Dennis L. Carey, 722 BOX ELDER RD W, Box Elder, SD 57719-9585; WEEK: 23; UNIT: 635; TYPE: ; TOTAL: \$3,367.24; PER DIEM: \$0.55; NOTICE DATE: March 4, 2026 OBLIGOR: Mario A. Lopez Richter, AVENIDA RESIDENCIAL CHILUCA, #202 FRACC RESIDENCIAL CHILUCA, Atizapan 52930 Mexico; WEEK: 33; UNIT: 639; TYPE: ; TOTAL: \$3,367.24; PER DIEM: \$0.55; NOTICE DATE: March 4, 2026 OBLIGOR: Francis Trips, LLC, 1704 Suwannee Cir., Waunakee, WI 53597; WEEK: 34; UNIT: 0717; TYPE: ; TOTAL: \$2,225.58; PER DIEM: \$0.55; NOTICE DATE: March 4, 2026 File Numbers: 26-001768, 26-001765, 26-001769, 26-001771, 25-017412 MDK-81870

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Fountains II 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 Fountains II Condominium described as: 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 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: Carmen Ventura-Santos, 519 E PRICE ST, Linden, NJ 07036; WEEK: 22; UNIT: 1483; TYPE: Even Biennial; TOTAL: \$2,051.27; PER DIEM: \$0.28; NOTICE DATE: March 3, 2026 OBLIGOR: Steve Backstrom, 864 SAINT CROIX LANE, Belvidere, IL 61008-1735; WEEK: 18; UNIT: 1639; TYPE: Even Biennial; TOTAL: \$2,051.27; PER DIEM: \$0.28; NOTICE DATE: March 3, 2026 OBLIGOR: Steve Backstrom, 864 SAINT CROIX LANE, Belvidere, IL 61008-1735; WEEK: 02; UNIT: 1661; TYPE: Annual; TOTAL: \$3,402.77; PER DIEM: \$0.57; NOTICE DATE: March 3, 2026 File Numbers: 26-001788, 26-001787, 26-001783 MDK-81872

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. 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 Teletopier: (614) 220-5613 Exhibit A OBLIGOR: Marlon G. Williams, 1505 MARKLEY ST, Norristown, PA 19401-2913; WEEK: 42; UNIT: 1827; TYPE: Even Biennial; TOTAL: \$2,199.07; PER DIEM: \$0.30; NOTICE DATE: March 3, 2026 OBLIGOR: Torrie Kelleit, 171650 NORTH 2760 RD, Duncan, OK 73533; WEEK: 21; UNIT: 1865; TYPE:

(Continued on next page)

**ORANGE COUNTY**

Odd Biennial; TOTAL: \$2,172.54; PER DIEM: \$0.30; NOTICE DATE: March 3, 2026 OBLIGOR: David B. Rollins, 447 STEEPLECHASE LN, Bridgewater, NJ 08807-1540; WEEK: 01; UNIT: 1902; TYPE: Odd Biennial; TOTAL: \$1,778.41; PER DIEM: \$0.26; NOTICE DATE: March 3, 2026 File Numbers: 26-001791, 26-001792, 25-018373 MDK-81866

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Fountains 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 Fountains Condominium described as: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in 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"). 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: Robert W. Guilbault, 8697 ON-118, Algonquin Highlands K0M 1J2 Canada and Janice E. Guilbault, 8697 HWY 118, Algonquin Highlands K0M 1J2 Canada and Margaret E. Guilbault, 1514 FALCONCREST DR, Pickering L1V 4Z2 Canada; WEEK: 31; UNIT: 1306; TYPE: ; TOTAL: \$5,161.07; PER DIEM: \$1.11; NOTICE DATE: March 6, 2026 OBLIGOR: Dana Karol Wachsmann, 2851 HOLLY RIDGE CIR, Marietta, GA 30062-4634; WEEK: 36; UNIT: 1321; TYPE: ; TOTAL: \$6,625.76; PER DIEM: \$1.62; NOTICE DATE: March 6, 2026 OBLIGOR: Viola Murley, 24 PONDSIDE CT, Stratford CIB 1E5 Canada; WEEK: 05; UNIT: 1342; TYPE: ; TOTAL: \$3,434.13; PER DIEM: \$0.56; NOTICE DATE: March 6, 2026 OBLIGOR: John R. Wood, AKA J. R. Wood, 1359 WHITE OAKS BLVD UNIT 1504, Oakville L6H 2R8 Canada and Doris G. Wood, AKA D. G. Wood, 263 THIRD LINE, Oakville L6L 4A2 Canada; WEEK: 20; UNIT: 1375; TYPE: ; TOTAL: \$3,438.92; PER DIEM: \$0.56; NOTICE DATE: March 6, 2026 OBLIGOR: Harry Henke, AKA H. Henke, 2 WISTERIA LANE, Kingsville N9Y 0E3 Canada and Kathy Henke, 2 WISTERIA LANE, Kingsville N9Y 0E3 Canada; WEEK: 51; UNIT: 1557; TYPE: ; TOTAL: \$3,489.02; PER DIEM: \$0.56; NOTICE DATE: March 6, 2026 File Numbers: 26-001802, 26-001801, 26-001777, 26-001780, 26-001782 MDK-81853

**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 Richard A. Marso, deceased, et al.  
Defendants. Case No.: 2024-CA-004970-O  
Division: 37  
Judge Diego M. Madrigal III

**NOTICE OF SALE**

Notice is hereby given that on March 31, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:  
An undivided 0.1067% interest in Unit 3B 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.: 7032507.3)  
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 October 7, 2025, in Civil Case No. 2024-CA-004970-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)  
Adam B. Hall (FLBN: 1019218)  
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

**ORANGE COUNTY**

com  
Attorney for Plaintiff  
11080-1031431

**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 John Calvin Heard III, deceased, et al.  
Defendants. Case No.: 2025-CA-006271-O  
Division: 34  
Judge Tanya Davis Wilson

**NOTICE OF SALE AS TO COUNT(S) IV**  
Notice is hereby given that on April 21, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:  
VOI Number 223226-01, an Annual Type, Number of VOI Ownership Points 25800 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.: 223226-01PP-223226)  
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 February 26, 2026, in Civil Case No. 2025-CA-006271-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)  
Adam B. Hall (FLBN: 1019218)  
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-MECarleton@mdklegal.com  
Attorney for Plaintiff  
11080-1031430

**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 John Calvin Heard III, deceased, et al.  
Defendants. Case No.: 2025-CA-006271-O  
Division: 34  
Judge Tanya Davis Wilson

**NOTICE OF SALE AS TO COUNT(S) V**  
Notice is hereby given that on March 24, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:  
VOI Number 231933-01, 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.: 231933-01PP-231933)  
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 February 23, 2026, in Civil Case No. 2025-CA-006271-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)  
Adam B. Hall (FLBN: 1019218)  
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-MECarleton@mdklegal.com  
Attorney for Plaintiff  
11080-1031173

**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 John Calvin Heard III, deceased, et al.  
Defendants. Case No.: 2025-CA-006271-O  
Division: 34  
Judge Tanya Davis Wilson

**NOTICE OF SALE AS TO COUNT(S) VIII**  
Notice is hereby given that on April 21, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:  
VOI Number 256476-01, an Annual Type, Number of VOI Ownership Points

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44000 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.: 256476-01PP-256476)  
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 February 26, 2026, in Civil Case No. 2025-CA-006271-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)  
Adam B. Hall (FLBN: 1019218)  
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-MECarleton@mdklegal.com  
Attorney for Plaintiff  
11080-1031434

**IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA**  
Sun West Mortgage Company, INC.  
Plaintiff,  
vs.  
Simone Cousins, AKA Simone Peta-Gay Cousins, et al.  
Defendants. Case No.: 2025-CA-010730-O  
Division: 15  
Judge Tanya Davis Wilson

**PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT SIMONE COUSINS, AKA SIMONE PETA-GAY COUSINS**  
To:  
SIMONE COUSINS, AKA SIMONE PETA-GAY COUSINS  
10324 SHIVE ISLAND COURT  
ORLANDO, FL 32827  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) SIMONE COUSINS, AKA SIMONE PETA-GAY COUSINS, 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 foreclose a mortgage on the following described property in Orange County, Florida:  
The following described land situated in County of Orange, State of Florida, to-wit: Lot 114, Isles of Lake Nona Phase 1B, according to the plat thereof, as recorded in Plat Book 102, Page(s) 63 through 66, Public Records of Orange County, Florida, has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, 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 February 25, 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  
11080-1031427

**IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA**  
PNC BANK, NATIONAL ASSOCIATION  
Plaintiff,  
vs.  
Jose R. Davila, AKA Jose Davila, et al.  
Defendants. Case No.: 2026-CA-000085-O  
Division:

**PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT JOSE R. DAVILA, AKA JOSE DAVILA**  
To:  
JOSE R. DAVILA, AKA JOSE DAVILA  
1325 BELLA COOLA DRIVE  
ORLANDO, FL 32878  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) JOSE R. DAVILA, AKA JOSE DAVILA, 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 foreclose a mortgage on the following described property in Orange County, Florida:  
All that certain land situate in Orange County, Florida, viz:  
Lot 514, Waterford Trails, Phase 2, East Village, a Subdivision as per plat thereof recorded in Plat Book 62, Page(s) 112, of the Public Records of Orange County, Florida,  
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the

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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 26th day of February, 2026.  
TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ Stanley Green  
Deputy Clerk  
11080-1031278

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE**  
CONTRACT NO.: 0066-12A-007668  
FILE NO.: 25-016838  
VISTANA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPORATION,  
Lienholder,  
vs.  
JOHN VINCENT HUGUELET; THOMAS MORE HUGUELET; MICHELE MARIE HUGUELET TIHAMI; ANN KATHLEEN HUGUELET GOSSELIN  
Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
TO: John Vincent Huguelet  
16405 N 7th Drive  
Phoenix, AZ 85023-7901  
Thomas More Huguelet  
2755-A Prairie Ave.  
Evanston, IL 60201  
Michele Marie Huguelet Tihami  
2755 ESSEX TER  
Houston, TX 77027-5211  
Ann Kathleen Huguelet Gosselin  
2772 HARVEST MEADOW DR  
Brighton, MI 48114-9192  
The Manley Law Firm LLC has been appointed as trustee by Vistana 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 Condominium described as:  
Unit Week 12, in Unit 0066, 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 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 \$4,037.66, plus interest (calculated by multiplying \$0.69 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031228

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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. 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: Charles H. Souza, 37 SAINT JAMES ST, APT 1, Fall River, MA 02720-8704 and Cheryl M. Souza, 37 SAINT JAMES ST, Fall River, MA 02720-8704; WEEK: 11; UNIT: 741; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,132.87;

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Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Brenda L. Candelario Ortiz, HC 45 BOX 13719, Cayey, PR 00736-9724 and Roberto Colon Serra, BRISAS DE MONTICELLO #16, Cidra, PR 00739; WEEK: 49; UNIT: 04101; TYPE: Annual; DATE REC.: June 4, 2025; DOC NO.: 20250325920; TOTAL: \$2,934.15; PER DIEM: \$0.77 OBLIGOR: Thomas C. Dence Jr., 2016 SE 8TH ST, Cape Coral, FL 33990-1676 and Michele Janine Dence, 1817 SW 3RD AVE, Cape Coral, FL 33991-7401; WEEK: 06; UNIT: 06201; TYPE: Even Biennial; DATE REC.: June 4, 2025; DOC NO.: 20250325920; TOTAL: \$1,953.84; PER DIEM: \$0.38 File Numbers: 25-017073, 25-017286 MDK-80349

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Spa 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 Spa Condominium described as: 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. 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: Bobby D. Wade, 304 CREEKVIEW CIR, Crandall, TX 75114-5101; WEEK: 36; UNIT: 0528; TYPE: ; TOTAL: \$1,254.42; PER DIEM: \$0.00; NOTICE DATE: February 24, 2026 OBLIGOR: Robert P. Beaton, 137 S WATER ST, Marine City, MI 48039-1692 and Diane P. Beaton, 1312 MINNESOTA AVE, Marysville, MI 48040-1432; WEEK: 11; UNIT: 615; TYPE: ; TOTAL: \$3,361.74; PER DIEM: \$0.55; NOTICE DATE: February 24, 2026 File Numbers: 25-017209, 25-017275 MDK-80338

**TRUSTEE'S NOTICE OF SALE TO:** (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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: Charles H. Souza, 37 SAINT JAMES ST, APT 1, Fall River, MA 02720-8704 and Cheryl M. Souza, 37 SAINT JAMES ST, Fall River, MA 02720-8704; WEEK: 11; UNIT: 741; TYPE: ; DATE REC.: June 3, 2025; DOC NO.: 20250324280; TOTAL: \$2,132.87;

(Continued on next page)

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PER DIEM: \$0.55 File Numbers: 25-017465 MDK-80332

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Villages Key West 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 Key West Condominium described as: Unit Week (See Exhibit A-Week), in (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Key West Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 8048, Page 0131, 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: Angela Denise Porchia, 7403 VOLGA AVE, Texarkana, TX 75503-9593 and Larry Anthony Porchia, 7403 VOLGA AVE, Texarkana, TX 75503-9593; WEEK: 16; UNIT: 12105; TYPE: Annual; TOTAL: \$9,954.10; PER DIEM: \$3.09; NOTICE DATE: February 24, 2026 OBLIGOR: Ramon Rosado, 2550 BRIAR TRL, APT 303, Schaumburg, IL 60173-5508; WEEK: 39; UNIT: 17405; TYPE: Annual; TOTAL: \$2,828.07; PER DIEM: \$0.73; NOTICE DATE: February 24, 2026 File Numbers: 25-017727, 25-018215 MDK-80344

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Fountains 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 Fountains Condominium described as: Unit Week (See Exhibit A-Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in 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'). 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. 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: Mary L. Dunn, 1541 NW 133RD ST, Miami, FL 33167-1640; WEEK: 02; UNIT: 1427; TYPE: ; TOTAL: \$2,151.25; PER DIEM: \$0.56; NOTICE DATE: February 24, 2026 File Numbers: 25-017845 MDK-80323

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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

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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: Terry A. Jacobs, 34926 HIGH DR, East Troy, WI 53120-9602; WEEK: 31; UNIT: 1717; TYPE: Even Biennial; DATE REC.: November 14, 2025; DOC NO.: 20250658374; TOTAL: \$2,614.68; PER DIEM: \$0.67 OBLIGOR: Teha R. Lee, 9 BLACK PINE COURT, Columbia, SC 29229 and Alfred E. Lee Jr., AKA Alfred Lee Jr., 2023 BRIDGEWATER DR, Augusta, GA 30907-3109; WEEK: 52; UNIT: 1722; TYPE: Even Biennial; DATE REC.: November 14, 2025; DOC NO.: 20250658311; TOTAL: \$2,288.37; PER DIEM: \$0.56 OBLIGOR: Nadine Gilles, 4817 AVE M, Brooklyn, NY 11234 and Marjorie Delva, 146-21 BROOKVILLE BLVD., Rosedale, NY 11422; WEEK: 28; UNIT: 1727; TYPE: Annual; DATE REC.: November 14, 2025; DOC NO.: 20250658393; TOTAL: \$2,650.23; PER DIEM: \$0.71 File Numbers: 25-018193, 25-018200, 25-018206 MDK-80337

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Cascades 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 Cascades Condominium described as: 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 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. 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: Debby Feldman, 170 BULL POINT DR, Seabrook, SC 29940-2305 and Leonard Feldman, 1325 HORSESHOE BND, Mount Pleasant, SC 29464-7406 and Robert Feldman, 1325 HORSESHOE BND, Mount Pleasant, SC 29464-7406; WEEK: 29; UNIT: 2444; TYPE: Even Biennial; TOTAL: \$2,664.87; PER DIEM: \$0.40; NOTICE DATE: February 24, 2026 File Numbers: 25-018789 MDK-80326

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 Flex Collection Vacation Ownership Plan will be offered for sale: 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,

**ORANGE COUNTY**

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 the sale is the failure to make payments as set forth in the Mortgage in favor of Flex Collection, 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. 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: Andrea Isabella Fuentealba Cargill, 84 UNITA WAY APT 303, Denver, CO 80230-7331; VOI: 502374-01; TYPE: Annual; POINTS: 120000; DATE REC.: November 13, 2018; DOC NO.: 20180660931; TOTAL: \$15,917.97; PER DIEM: \$4.41 OBLIGOR: Robert James Baker Jr., 3805 VON SAVOYE LN, Modesto, CA 95355-7857 and Kimberly Sue Baker, 3805 VON SAVOYE LN, Modesto, CA 95355-7857; VOI: 503968-01; TYPE: Annual; POINTS: 136000; DATE REC.: February 5, 2019; DOC NO.: 20190071840; TOTAL: \$41,150.24; PER DIEM: \$11.95 OBLIGOR: Lori Ann Tricase, 7172 WALNUTWOOD DR, West Chester, OH 45241-1059 and Joseph Leonard Tricase, 7172 WALNUTWOOD DR, West Chester, OH 45241-1059; VOI: 511747-01; TYPE: Annual; POINTS: 81000; DATE REC.: May 11, 2021; DOC NO.: 20210285001; TOTAL: \$31,145.53; PER DIEM: \$8.95 File Numbers: 25-022187, 25-007853, 25-019103 MDK-80343

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on April 16, 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 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: Margarita Rose Diaz Rivera, GPO BOX 36-2772, San Juan, PR 00936-2772; WEEK: 46; UNIT: 2155; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,333.36; PER DIEM: \$0.61 OBLIGOR: Henry C. Freeman, 7234 EMMA CT, Douglasville, GA 30134-1426; WEEK: 31; UNIT: 2253; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$2,845.50; PER DIEM: \$0.80 OBLIGOR: Galina Chapovsky, 2885 SANFORD AVE SW, UNIT 21689, Grandville, MI 49418-1342 and Valery Chapovsky, JUAN D. JACKSON 1412 BIS, Montevideo 11370 Uruguay; WEEK: 21; UNIT: 2264; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL: \$1,489.69; PER DIEM: \$0.30 OBLIGOR: Michael Scotti, 250 RATHBUN AVE, Staten Island, NY 10312-2908; WEEK: 43; UNIT: 2453; TYPE: Annual; DATE REC.: June 3, 2025; DOC NO.: 20250324491; TOTAL:

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\$2,821.58; PER DIEM: \$0.80 OBLIGOR: Derek R. Kelly, 5645 HILLCREST CRES, Niagara Falls L2J 2A6 Canada and David S. Kelly, 572 DRUMMERHILL CRES, Waterloo N2T 1G4 Canada and Sharon A. Kelly, 572 DRUMMERHILL CRES, Waterloo N2T 1G4 Canada and David P. Kelly, 572 DRUMMERHILL CRES, Waterloo N2T 1G4 Canada; WEEK: 17; UNIT: 2654; TYPE: Annual; DATE REC.: October 9, 2025; DOC NO.: 20250588425; TOTAL: \$1,494.34; PER DIEM: \$0.30 File Numbers: 25-018526, 25-018598, 25-018607, 25-018804, 25-019868 MDK-80342

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020420  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
ALMA C. CUELLAR-FIFE  
Obligor(s)

TRUSTEE'S NOTICE OF SALE  
TO: Alma C. Cuellar-Fife, 23288 SW 113TH PASSAGE, Homestead, FL 33032  
Notice is hereby given that on April 16, 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 Polynesian Villas Bungalows will be offered for sale: An undivided 0.1267% interest in Unit 79 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 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. 20250343059 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 \$1,670.68. 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 \$1,670.68. 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 11080-1031315

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020499  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
LINDA E. PANSY  
Obligor(s)

TRUSTEE'S NOTICE OF SALE  
TO: Linda E. Pansy, 8621 CARUTHERS DR, Charlotte, NC 28273-4368  
Notice is hereby given that on April 16, 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 Wilderness Lodge will be offered for sale: An undivided 0.1240% interest in Unit 19A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, 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. 20250343015 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 \$0.47 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 \$1,830.62.

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 amount of \$1,830.62. 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.

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Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1031345

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020500  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
LINDA E. PANSY  
Obligor(s)

TRUSTEE'S NOTICE OF SALE  
TO: Linda E. Pansy, 8621 CARUTHERS DR, Charlotte, NC 28273-4368  
Notice is hereby given that on April 16, 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 Wilderness Lodge will be offered for sale: An undivided 0.4218% interest in Unit 19A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, 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. 20250343015 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 \$1.61 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 \$4,436.57.

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 \$4,436.57. 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 11080-1031344

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
FILE NO.: 25-020512  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
RICHARD PRIDDIS  
Obligor(s)

TRUSTEE'S NOTICE OF SALE  
TO: Richard Priddis, PO BOX 708, Pleasant Grove, UT 84062-0708  
Notice is hereby given that on April 16, 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 BoardWalk Villas will be offered for sale: An undivided 0.3637% interest in Unit 52A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, 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. 20250343075 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 \$2.87 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 \$7,863.51.

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 \$7,863.51. 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 11080-1031348

(Continued on next page)





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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 \$25,996.36, plus interest (calculated by multiplying \$11.28 times the number of days that have elapsed since February 25, 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  
Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Adam B. Hall, 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  
11080-1031249

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

FILE NO.: 25-021048  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
LORI L. MCCLAIN  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Lori L. McClain, 2908 TEAL CT, Saint Joseph, MO 64506-4858

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0597% interest in Unit 49 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 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 \$1.08 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 \$3,224.94.

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 \$3,224.94. 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  
11080-1031343

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

FILE NO.: 25-021049  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
LORI L. MCCLAIN  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Lori L. McClain, 2908 TEAL CT, Saint Joseph, MO 64506-4858

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0219% interest in Unit 41 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 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 \$0.43 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 \$1,731.36.

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 \$1,731.36. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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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  
11080-1031342

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

FILE NO.: 25-021055  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
JAMES J. DUGGAN  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: James J. Duggan, 6867 CLOVER LN, Upper Darby, PA 19082-5302

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

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')

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 \$2.29 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 \$6,021.85.

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 \$6,021.85. 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  
11080-1031320

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

FILE NO.: 25-021056  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
STEVEN R. FERRI, JANE M. FERRI  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Steven R. Ferri, 9 Glen Rock Rd, West Harwich, MA 02671  
Jane M. Ferri, 9 GLEN ROCK RD, West Harwich, MA 02671

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.1264% interest in Unit 21 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 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 \$2.51 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 \$6,533.72.

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 \$6,533.72. 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

**ORANGE COUNTY**

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  
11080-1031322

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

FILE NO.: 25-021078  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
CHANDRASHEKAR RAMNARESH  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Chandrashekar Ramnaresh, 19 GOLDFIELD LN, Rexford, NY 12148-1527

Notice is hereby given that on April 16, 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 1.9646% interest in Unit 110F 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. 20250343064 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 \$3.15 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 \$7,963.42.

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 \$7,963.42. 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  
11080-1031349

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

FILE NO.: 25-021093  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
KAREN EILEEN FEUCHT  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Karen Eileen Feucht, 2161 Robert Dr, Niagara Falls, NY 14304-1897

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0439% interest in Unit 23 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 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. 20250342966 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 \$0.88 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 \$2,775.17.

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 \$2,775.17. 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

**ORANGE COUNTY**

interest.  
Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1031333

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

FILE NO.: 25-021097  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
MEGHAN HINZ VALENCIA  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Meghan Hinz Valencia, 120 Estates Cir, Lake Mary, FL 32746-3043

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.1966% interest in Unit 31 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 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. 20250342966 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 \$1.79 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 \$4,852.81.

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 \$4,852.81. 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  
11080-1031356

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

FILE NO.: 25-021099  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
REGAN BROWN REYNOLDS, DAVID JASON REYNOLDS  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Regan Brown Reynolds, 3472 Kinley Brooke Ln, Clermont, FL 34711-6574

David Jason Reynolds, 100 NORTHBROOK DR, APT 106, Raleigh, NC 27609-7075

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0446% interest in Unit 14 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 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. 20250342966 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 \$1.08 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 \$3,259.90.

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 \$3,259.90. 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

**ORANGE COUNTY**

Telephone: (407) 404-5266  
11080-1031350

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

FILE NO.: 25-021107  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
LINDA A. MAKEPEACE, DANISE P. WERNER, RICHARD A. LEMA JR., RUSSELL S. LEMA  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Linda A. Makepeace, PO BOX 2020, Portola, CA 96122-2020

Danise P. Werner, 1725 MARION AVE, #A7, Novato, CA 94945-2266

Richard A. Lema Jr., PO BOX 202, Galt, CA 95632-0202

Russell S. Lema, 1717 W 34th St, PO Box 228, Houston, TX 77018-6264

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.1154% interest in Unit 50 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 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. 20250342966 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 \$1.92 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 \$5,069.32.

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 \$5,069.32. 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  
11080-1031340

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

FILE NO.: 25-021109  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
BRADLEY J. SWAFFIELD  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Bradley J. Swaffield, 9421 BEHRWALD AVE, Brooklynn, OH 44144-2633

Notice is hereby given that on April 16, 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 Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0384% interest in Unit 23 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 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. 20250342966 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 \$0.76 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 \$2,478.19.

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 \$2,478.19. 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

(Continued on next page)

**ORANGE COUNTY**

interest.  
Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82  
P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1031354

NONJUDICIAL PROCEEDING TO  
FORECLOSE CLAIM OF LIEN BY  
TRUSTEE  
FILE NO.: 25-021118  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
TRAVIS BROOKS PEARRE, NICHOLE  
ANNE PEARRE  
Obligor(s)

TRUSTEE'S NOTICE OF SALE  
TO: Travis Brooks Pearre, 5055 Fenwick  
Dr, Cumming, GA 30040-9618  
Nichole Anne Pearre, 3651 DEVENWOOD  
WAY, Buford, GA 30519-7872  
Notice is hereby given that on April 16,  
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 Polynesian Villas  
Bungalows will be offered for sale:  
An undivided 0.1036% interest in Unit  
3 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 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. 20250342985 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  
\$1,689.09.

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 \$1,689.09. 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  
11080-1031346

NONJUDICIAL PROCEEDING TO  
FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 12037262.1  
FILE NO.: 25-025234  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
JAISON RUDOLFI; ELIZABETH BROWN  
Obligor(s)

NOTICE OF DEFAULT AND INTENT  
TO FORECLOSE  
TO: Jaison Rudolfi  
508 Cliff St  
Morristown, TN 37814-5641  
Elizabeth Brown  
508 cliff street  
Morristown, TN 37814

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 Vacation  
Club at Walt Disney World Resort  
described as:

An undivided 0.0550% interest in Unit 50  
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 \$16,561.98, plus interest  
(calculated by multiplying \$5.37 times  
the number of days that have elapsed  
since February 25, 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.  
Adam B. Hall, 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  
11080-1031227

**ORANGE COUNTY**

NONJUDICIAL PROCEEDING TO  
FORECLOSE CLAIM OF LIEN BY  
TRUSTEE  
CONTRACT NO.: 9007421.0  
FILE NO.: 25-028261  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
MARI K. GUFFEY  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO  
FORECLOSE  
TO: Mari K. Guffey  
2121 PALATKA RD  
Louisville, KY 40214

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 Disney's Animal  
Kingdom Villas described as:  
An undivided 0.4429% interest in Unit  
99A 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 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 \$3,662.36,  
plus interest (calculated by multiplying  
\$1.25 times the number of days that have  
elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031229

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 Obligor  
(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. 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: John Anthony  
Fidelo, 515 EAST CAREFREE HWY 268,  
Phoenix, AZ 85085; VOI: 503144-01;  
TYPE: Annual; POINTS: 58000; TOTAL:  
\$4,303.59; PER DIEM: \$1.08; NOTICE  
DATE: February 25, 2026 OBLIGOR:  
David Geoffrey Viratos, 1365 Napa Rd,  
Sonoma, CA 95476; VOI: 519052-01;  
TYPE: Annual; POINTS: 125000; TOTAL:  
\$52,545.57; PER DIEM: \$16.37; NOTICE  
DATE: February 25, 2026 OBLIGOR:  
Michael C. Scott, 39812 N MESSNER  
WAY, Anthem, AZ 85086-3669; VOI:  
524646-01; TYPE: Annual; POINTS:  
37000; TOTAL: \$18,878.36; PER DIEM:

46.38; NOTICE DATE: February 25,  
2026 OBLIGOR: James S. Wood, 1431  
GIRDLE RD, Elma, NY 14059-9214 and  
Anne J. Wood, 1431 GIRDLE RD, Elma,  
NY 14059-9214; VOI: 527877-01, 527877-  
02, 527877-03; TYPE: Annual, Annual,  
Annual; POINTS: 148100, 148100,  
148100; TOTAL: \$83,811.12; PER DIEM:  
\$27.90; NOTICE DATE: February 25,  
2026 OBLIGOR: Kimberly Lynn Messner,  
4342 RIDGECREST CIRCLE, Amarillo,  
TX 79109; VOI: 529614-01; TYPE:  
Even Biennial; POINTS: 44000; TOTAL:  
\$11,569.35; PER DIEM: \$3.68; NOTICE  
DATE: February 25, 2026 File Numbers:  
26-000665, 26-000670, 26-000671, 26-  
000672, 26-000673  
MDK-80346

**ORANGE COUNTY**

NOTICE OF DEFAULT AND INTENT  
TO FORECLOSE TO: (See Exhibit A –  
Obligor) 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 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 Obligor (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. 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: Sonja  
Marie Rico, 505 MAHAN ST, Wharton,  
TX 77488-4351; VOI: 256141-01; TYPE:  
Even Biennial; POINTS: 44000; TOTAL:  
\$6,542.46; PER DIEM: \$2.05; NOTICE  
DATE: February 25, 2026 OBLIGOR:  
Thomas G. Beals, 9266 ALLEN RD,  
Allen Park, MI 48101; VOI: 317346-01;  
TYPE: Annual; POINTS: 136000; TOTAL:  
\$60,340.81; PER DIEM: \$16.51; NOTICE  
DATE: February 25, 2026 OBLIGOR:  
Miguel Francois, 3 HOWARD CT,  
Woburn, MA 01801 and Elsie Jacques,  
675 E ST RD, APT 405, Warminster, PA  
18974; VOI: 317413-01; TYPE: Annual;  
POINTS: 56300; TOTAL: \$24,733.86;  
PER DIEM: \$7.76; NOTICE DATE:  
February 25, 2026 OBLIGOR: Samantha  
C. Threadgill, 1085 HOLLY DR, UNIT 11,  
Gainesville, GA 30501 and Tanner Scott  
Crowley, 1085 HOLLY DR, UNIT 11,  
Gainesville, GA 30501; VOI: 317671-01;  
TYPE: Annual; POINTS: 44000; TOTAL:  
\$18,578.39; PER DIEM: \$6.05; NOTICE  
DATE: February 25, 2026 OBLIGOR:  
Regina E. Baltimore-Redeaux, 1764  
SAMANTHA LN, Bourbonnais, FL 60914  
and Monie Elizabeth Redeaux, 1764  
SAMANTHA LN, Bourbonnais, FL 60914;  
VOI: 322317-01; TYPE: Annual; POINTS:  
20700; TOTAL: \$11,647.53; PER DIEM:  
\$3.74; NOTICE DATE: February 25, 2026  
File Numbers: 26-000687, 26-000764, 26-  
000765, 26-000767, 26-000791  
MDK-80340

NOTICE OF DEFAULT AND INTENT  
TO FORECLOSE TO: (See Exhibit A –  
Obligor) 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 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 Obligor (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. 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:  
Rhebeka Ioanna Zoitais Alicea, 11340  
SW 56TH ST, Miami, FL 33165; VOI:  
259300-01; TYPE: Annual; POINTS:  
20700; TOTAL: \$6,050.81; PER DIEM:  
\$1.90; NOTICE DATE: February 25, 2026  
OBLIGOR: Kathryn Elston, 60 CATALPA  
LN, Accord, NY 12404-5400; VOI: 259716-  
01, 259716-02, 259716-03, 259716-04;  
TYPE: Annual, Annual, Annual, Annual;  
POINTS: 81000, 81000, 44000, 44000;  
TOTAL: \$40,864.65; PER DIEM: \$13.15;  
NOTICE DATE: February 25, 2026  
OBLIGOR: Luis Ariel Leon Peraza, 683  
IVANHOE RD, Max Meadows, VA 24360-  
3532 and Stephanie Martinez Rivera, 683  
IVANHOE RD, Max Meadows, VA 24360-  
3532; VOI: 272073-01; TYPE: Annual;  
POINTS: 25800; TOTAL: \$7,098.13; PER  
DIEM: \$2.16; NOTICE DATE: February  
25, 2026 OBLIGOR: Norman Preston  
Disney, 62 TEAL CIR, Berlin, MD 21811-  
1542 and Rae Ann Disney, 62 TEAL CIR,  
Berlin, MD 21811-1542; VOI: 279553-01;  
TYPE: Annual; POINTS: 110000; TOTAL:  
\$42,302.67; PER DIEM: \$13.68; NOTICE  
DATE: February 25, 2026 OBLIGOR:  
Nicolas Ramon Ware, 5014 N WINNIE  
ST, Tampa, FL 33610-6668 and Tametra  
Vernet Smith Ware, 5014 N WINNIE ST,  
Tampa, FL 33610-6668; VOI: 279990-01;  
TYPE: Annual; POINTS: 37000; TOTAL:  
\$10,842.39; PER DIEM: \$3.36; NOTICE  
DATE: February 25, 2026 File Numbers:  
26-000688, 26-000689, 26-000695, 26-  
000698, 26-000699  
MDK-80331

NOTICE OF DEFAULT AND INTENT  
TO FORECLOSE TO: (See Exhibit A –  
Obligor) 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 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 Obligor (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,

**ORANGE COUNTY**

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: Rafaela Milet  
Cavalcanti Ferreira, RUA CELIO JOSE  
DOS SANTOS, 31 APTO 172, Sao Jose  
Dos Campos 12246-023 Brazil and Filipe  
Ricardo Vieira Marcolino, RUA CELIO  
JOSE DOS SANTOS, 31 APTO 172,  
Sao Jose Dos Campos 12246-023 Brazil;  
VOI: 270400-01; TYPE: Annual; POINTS:  
25800; TOTAL: \$7,748.43; PER DIEM:  
\$2.50; NOTICE DATE: February 24,  
2026 OBLIGOR: Writing Home Services  
LLC., a Pennsylvania Limited, 5037 N  
SMEDLEY ST, Philadelphia, PA 19141-  
1541; VOI: 298008-01; TYPE: Annual;  
POINTS: 37000; TOTAL: \$14,820.25;  
PER DIEM: \$4.66; NOTICE DATE:  
February 24, 2026 OBLIGOR: Peter  
John Stoddart, 23 DERWENT MEWS,  
Consett DH8 8TU United Kingdom and  
Allyson Stoddart, 23 DERWENT MEWS,  
Consett DH8 8TU United Kingdom;  
VOI: 306280-01, 306280-02, 306280-  
03, 306280-04; TYPE: Annual, Annual,  
Annual, Annual; POINTS: 81000, 81000,  
81000, 100000; TOTAL: \$85,891.93;  
PER DIEM: \$26.75; NOTICE DATE:  
February 24, 2026 OBLIGOR: Ricardo  
Rocha Botti, RUA PIRAPETINGA 537/201  
BAIRRO SERRA, Belo Horizonte 30220-  
150 Brazil and Luciana Nunes Gouvea,  
RUA PIRAPETINGA 537/201 BAIRRO  
SERRA, Belo Horizonte 30220-150 Brazil;  
VOI: 307760-01; TYPE: Annual; POINTS:  
44000; TOTAL: \$18,102.02; PER DIEM:  
\$6.44; NOTICE DATE: February 24, 2026  
File Numbers: 26-000693, 26-000720, 26-  
000737, 26-000740  
MDK-80350

NOTICE OF DEFAULT AND INTENT  
TO FORECLOSE TO: (See Exhibit A –  
Obligor) 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 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 Obligor (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. 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:  
Rhebeka Ioanna Zoitais Alicea, 11340  
SW 56TH ST, Miami, FL 33165; VOI:  
259300-01; TYPE: Annual; POINTS:  
20700; TOTAL: \$6,050.81; PER DIEM:  
\$1.90; NOTICE DATE: February 25, 2026  
OBLIGOR: Kathryn Elston, 60 CATALPA  
LN, Accord, NY 12404-5400; VOI: 259716-  
01, 259716-02, 259716-03, 259716-04;  
TYPE: Annual, Annual, Annual, Annual;  
POINTS: 81000, 81000, 44000, 44000;  
TOTAL: \$40,864.65; PER DIEM: \$13.15;  
NOTICE DATE: February 25, 2026  
OBLIGOR: Luis Ariel Leon Peraza, 683  
IVANHOE RD, Max Meadows, VA 24360-  
3532 and Stephanie Martinez Rivera, 683  
IVANHOE RD, Max Meadows, VA 24360-  
3532; VOI: 272073-01; TYPE: Annual;  
POINTS: 25800; TOTAL: \$7,098.13; PER  
DIEM: \$2.16; NOTICE DATE: February  
25, 2026 OBLIGOR: Norman Preston  
Disney, 62 TEAL CIR, Berlin, MD 21811-  
1542 and Rae Ann Disney, 62 TEAL CIR,  
Berlin, MD 21811-1542; VOI: 279553-01;  
TYPE: Annual; POINTS: 110000; TOTAL:  
\$42,302.67; PER DIEM: \$13.68; NOTICE  
DATE: February 25, 2026 OBLIGOR:  
Nicolas Ramon Ware, 5014 N WINNIE  
ST, Tampa, FL 33610-6668 and Tametra  
Vernet Smith Ware, 5014 N WINNIE ST,  
Tampa, FL 33610-6668; VOI: 279990-01;  
TYPE: Annual; POINTS: 37000; TOTAL:  
\$10,842.39; PER DIEM: \$3.36; NOTICE  
DATE: February 25, 2026 File Numbers:  
26-000688, 26-000689, 26-000695, 26-  
000698, 26-000699  
MDK-80331

NOTICE OF DEFAULT AND INTENT  
TO FORECLOSE TO: (See Exhibit A –  
Obligor) The Manley Law Firm LLC has  
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Sale under Fla. Stat. §721.856 on the  
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A-Points) in the Flex Vacations  
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Vacation Ownership Plan ("Declaration"),  
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County, Florida and all amendments and  
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Timeshare Ownership Interest as recorded  
in the Official Records of Orange County,  
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certified funds to the Trustee payable to  
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times the number of days that have  
elapsed since the date of this Notice), plus  
the costs of this proceeding. The Obligor  
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secured by the Mortgage. 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:  
Raquel Gonzalez, 3960 BELL RD,  
Hermitage, TN 37076-2944; VOI: 285298-  
01; TYPE: Annual; POINTS: 60000;  
TOTAL: \$9,991.33; PER DIEM: \$2.95;  
NOTICE DATE: February 25, 2026  
OBLIGOR: Marie Mendes Alcazar,  
3515 BOXWOOD GATE TRL, Pearland,  
TX 77581-2663 and David A. Alcazar,  
3515 BOXWOOD GATE TRL, Pearland,  
TX 77581-2663; VOI: 295801-01;  
TYPE: Annual; POINTS: 95700; TOTAL:  
\$35,975.27; PER DIEM: \$10.90; NOTICE  
DATE: February 25, 2026 File Numbers:  
26-000707, 26-000708, 26-000710, 26-  
000713, 26-000714  
MDK-80336

**ORANGE COUNTY**

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  
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The Mortgage may be cured by sending  
certified funds to the Trustee payable to  
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by multiplying (See Exhibit A-Per Diem)  
times the number of days that have  
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the costs of this proceeding. The Obligor  
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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 PO Box  
165028 Columbus, OH 43216-5028  
Telephone: (407) 404-5266 Telecopier:  
(614) 220-5613 Exhibit A OBLIGOR:  
Elinza Wayne Caldwell, 19122 FENWICK  
LANE, Evansville, IN 47725 and Tabitha  
A. Caldwell, 3063 SILVERBELL WAY,  
Independence, KY 41051-0228; VOI:  
281297-01; TYPE: Annual; POINTS:  
88000; TOTAL: \$17,706

**ORANGE COUNTY**

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 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 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. 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: Troy Darriel Boyd, 190 WHISPERS PINE DR., West Chester, PA 19380 and Tahlia Ann Bridgemahon, 54 LAKEPOINT DR, Harrisburg, PA 17111-2962; VOI: 297133-01; TYPE: Annual; POINTS: 37000; TOTAL: \$16,419.37; PER DIEM: \$5.52; NOTICE DATE: February 25, 2026 OBLIGOR: Michelle Ruth Dearthmond, 328 FAIRE CHASE, Chesapeake, VA 23322-7508; VOI: 297179-01; TYPE: Annual; POINTS: 95700; TOTAL: \$22,465.35; PER DIEM: \$7.18; NOTICE DATE: February 25, 2026 OBLIGOR: Maria G. Trevino, 279 OLD YORK RD, Flemington, NJ 08822-1924 and John A. Trevino, 279 OLD YORK RD, Flemington, NJ 08822-1924; VOI: 306864-01; TYPE: Annual; POINTS: 44000; TOTAL: \$20,106.53; PER DIEM: \$6.76; NOTICE DATE: February 25, 2026 OBLIGOR: Steven Sonny Miller, 420 FLEMING ST, Key West, FL 33040; VOI: 314577-01; TYPE: Annual; POINTS: 56300; TOTAL: \$25,413.91; PER DIEM: \$7.87; NOTICE DATE: February 25, 2026 OBLIGOR: David Marc Funderburk, 6105 SHOREWOOD DR, Arlington, TX 76016-2650 and Marilyn Harwell Funderburk, 6105 SHOREWOOD DR, Arlington, TX 76016-2650; VOI: 315446-01; TYPE: Annual; POINTS: 164000; TOTAL: \$42,102.25; PER DIEM: \$13.57; NOTICE DATE: February 25, 2026 File Numbers: 26-000717, 26-000718, 26-000739, 26-000754, 26-000755 MDK-80322

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 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 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. 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: Michael Wayne Chapman, 7001 RUSSELL CURRY RD, Arlington, TX 76001-6621 and Paula Jean Morgan, 7001 RUSSELL CURRY RD, Arlington, TX 76001-6621; VOI: 315522-01; TYPE: Annual; POINTS: 240000; TOTAL: \$73,755.27; PER DIEM: \$24.23; NOTICE DATE: February 25, 2026 OBLIGOR: Maya Simone Cross, 7044 REEDLAND ST, Philadelphia, PA 19142 and Jorge Luis Stewart, 7044 REEDLAND ST, Philadelphia, PA 19142; VOI: 316458-01; TYPE: Annual; POINTS:

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20700; TOTAL: \$11,538.20; PER DIEM: \$3.64; NOTICE DATE: February 25, 2026 OBLIGOR: Milena Prelevic, 12616 WHISPER TRECE DR, Ocean City, MD 21842; VOI: 316676-01; TYPE: Annual; POINTS: 44000; TOTAL: \$23,691.48; PER DIEM: \$7.75; NOTICE DATE: February 25, 2026 OBLIGOR: David O. Ikeakanam, 13605 CRUSADER WAY, Germantown, MD 20874-6212 and Clara Gomeromo, 13605 CRUSADER WAY, Germantown, MD 20874-6212; VOI: 316715-01; TYPE: Annual; POINTS: 44000; TOTAL: \$22,279.59; PER DIEM: \$7.30; NOTICE DATE: February 25, 2026 OBLIGOR: Thomas G. Beals, 9266 ALLEN RD, Allen Park, MI 48101 and Patricia M. Beals, 9266 ALLEN RD, Allen Park, MI 48101-1438; VOI: 317343-01; TYPE: Annual; POINTS: 394000; TOTAL: \$48,414.60; PER DIEM: \$15.31; NOTICE DATE: February 25, 2026 File Numbers: 26-000756, 26-000758, 26-000759, 26-000762, 26-000763 MDK-80348

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 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 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. 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: Luca Belsito, 3200 N LEISURE WORLD BLVD, APT 304, Silver Spring, MD 20906-7613 and Beth Beaston Belsito, 3200 N LEISURE WORLD BLVD, APT 304, Silver Spring, MD 20906-7613; VOI: 317778-01; TYPE: Annual; POINTS: 81000; TOTAL: \$19,658.57; PER DIEM: \$6.42; NOTICE DATE: February 25, 2026 OBLIGOR: Lowell V. Thomas, 6171 SPRING VALE, West Bloomfield, MI 48322; VOI: 317898-01; TYPE: Annual; POINTS: 51700; TOTAL: \$23,530.54; PER DIEM: \$8.05; NOTICE DATE: February 25, 2026 OBLIGOR: Angelica Maria Rendon, 846 NW 135TH TERR, Pembroke Pines, FL 33028 and Ricardo Prieto, 846 NW 135TH TERR, Pembroke Pines, FL 33028; VOI: 318670-01; TYPE: Annual; POINTS: 240000; TOTAL: \$116,833.23; PER DIEM: \$38.68; NOTICE DATE: February 25, 2026 OBLIGOR: Mansford Stephen Burton, 1323 SW 74TH AVE, North Lauderdale, FL 33068 and Nicola Angela Hanson-Burton, 1323 SW 74TH AVE, North Lauderdale, FL 33068; VOI: 318909-01; TYPE: Annual; POINTS: 44000; TOTAL: \$19,825.20; PER DIEM: \$6.47; NOTICE DATE: February 25, 2026 OBLIGOR: Wendy Rabel Trujillo, 8370 NW 103RD ST, APT 106, Hialeah, FL 33016 and Alexei Reyes Rodriguez, 8370 NW 103RD ST, APT 106, Hialeah Gardens, FL 33016-4632; VOI: 319491-01; TYPE: Annual; POINTS: 137000; TOTAL: \$59,144.61; PER DIEM: \$19.76; NOTICE DATE: February 25, 2026 File Numbers: 26-000768, 26-000769, 26-000770, 26-000771, 26-000772 MDK-80335

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 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 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

**ORANGE COUNTY**

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 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Michelle A. Digiovanni-Harold, 171 TIGER LILY CT, Bartlett, IL 60103 and Richard R. Harold, 23217 W SCHWERMANN RD, Mundelein, IL 60060-9599; VOI: 297215-01; TYPE: Annual; POINTS: 81000; TOTAL: \$29,641.79; PER DIEM: \$9.15; NOTICE DATE: February 25, 2026 OBLIGOR: Chanell Perry Woods, 3607 JAMISON ST NE, Washington, DC 20018-4446 and Jarrell Monroe Woods, 3607 JAMISON ST NE, Washington, DC 20018-4446; VOI: 298038-01; TYPE: Annual; POINTS: 95700; TOTAL: \$29,502.16; PER DIEM: \$8.44; NOTICE DATE: February 25, 2026 OBLIGOR: Jaime Season-Cai Herman, 406 HENRY ST, Greensburg, KY 42743-1216 and Vickie R. Herman, 406 HENRY ST, Greensburg, KY 42743-1216; VOI: 300377-01; TYPE: Annual; POINTS: 60000; TOTAL: \$27,335.69; PER DIEM: \$8.74; NOTICE DATE: February 25, 2026 OBLIGOR: Brandon Jackson Moye, 279 MASSASOIT AVE, East Providence, RI 02914 and Ashley Thuy Trang Nguyen, 279 MASSASOIT AVE, East Providence, RI 02914; VOI: 319603-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$12,087.56; PER DIEM: \$3.82; NOTICE DATE: February 25, 2026 OBLIGOR: David Scott Vandenhoevel, 1909 CARDINAL LN, McAlester, OK 74501 and Dawn E. Vandenhoevel, 1909 CARDINAL LN, McAlester, OK 74501-7506; VOI: 319757-01; TYPE: Annual; POINTS: 128000; TOTAL: \$36,023.27; PER DIEM: \$11.84; NOTICE DATE: February 25, 2026 File Numbers: 26-000719, 26-000721, 26-000726, 26-000774, 26-000775 MDK-80334

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 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 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. 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: Constanza Escudero, 26 KASEY DR, Orlando, FL 32807; VOI: 319837-01; TYPE: Annual; POINTS: 137000; TOTAL: \$11,804.95; PER DIEM: \$3.60; NOTICE DATE: February 25, 2026 OBLIGOR: Francis M. Williams Jr, 5 CABERNET DR U1, Concord, NH 03303 and Pamela Lee Williams, 5 CABERNET DR U1, Concord, NH 03303; VOI: 319908-01; TYPE: Annual; POINTS: 67100; TOTAL: \$28,146.39; PER DIEM: \$8.87; NOTICE DATE: February 25, 2026 OBLIGOR: Michele L. Melchiorre, 45 PETRUS AVE, APT C, Staten Island, NY 10312; VOI: 320039-01; TYPE: Annual; POINTS: 68000; TOTAL: \$31,777.86; PER DIEM: \$10.48; NOTICE DATE: February 25, 2026 OBLIGOR: John Joseph Bauer, 5376 SUGAR MAPLE RUN, Liberty Twp, OH 45011-1151 and Kathryn Ann Bauer, 5376 SUGAR MAPLE RUN, Liberty Twp, OH 45011; VOI: 320628-01; TYPE: Annual; POINTS: 81000; TOTAL: \$38,878.39; PER DIEM: \$12.83; NOTICE DATE: February 25, 2026 OBLIGOR: William B. Evans, 3423 VIEWRIDGE CIR, Manchester, MD 21102 and Amanda Emily Evans, 3423 VIEWRIDGE CIR, Manchester, MD 21102; VOI: 320657-01; TYPE: Annual; POINTS: 76000; TOTAL: \$24,276.26; PER DIEM: \$7.91; NOTICE DATE: February 25, 2026 File Numbers: 26-000776, 26-000777, 26-000779, 26-000781, 26-000782 MDK-80347

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI),

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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 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. 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: Scott Charles Kluetzman, 7521 SOLSTICE CIRCLE, APT. 419 APARTMENT 419, Orlando, FL 32821; VOI: 320754-01; TYPE: Annual; POINTS: 20700; TOTAL: \$12,319.56; PER DIEM: \$3.93; NOTICE DATE: February 25, 2026 OBLIGOR: Kara White Brooks, 4067 ENID BLYTON PL, White Plains, MD 20695; VOI: 320779-01; TYPE: Annual; POINTS: 37000; TOTAL: \$16,334.03; PER DIEM: \$5.27; NOTICE DATE: February 25, 2026 OBLIGOR: Armanda Fontes Lobo, 12 ANDOVER ST, Brockton, MA 02302; VOI: 321137-01; TYPE: Annual; POINTS: 67100; TOTAL: \$26,568.55; PER DIEM: \$8.45; NOTICE DATE: February 25, 2026 OBLIGOR: Mary L. Schanck, 49 FLORENCE BLVD., Debary, FL 32713; VOI: 321271-01; TYPE: Annual; POINTS: 148100; TOTAL: \$61,380.68; PER DIEM: \$20.46; NOTICE DATE: February 25, 2026 OBLIGOR: Brice Elvin Johnson, 6015 CLAIBORNE CV, Roswell, GA 30075-2599 and Skinatou K. Johnson, 6015 CLAIBORNE CV, Roswell, GA 30075-2599; VOI: 322046-01, 322046-02, 322046-03; TYPE: Annual, Annual, Annual; POINTS: 44000, 44000, 49000; TOTAL: \$25,645.21; PER DIEM: \$8.39; NOTICE DATE: February 25, 2026 File Numbers: 26-000783, 26-000784, 26-000786, 26-000787, 26-000788 MDK-80341

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 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 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. 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: Mariana Angela Herrera Caso, RUA DOMICIANO LEITE RIBEIRO #51 BLOCO 1 - APTO 213, Sao Paulo 04317-000 Brazil and Victor Alexandre Dos Reis Arndt, RUA DOMICIANO LEITE RIBEIRO #51 BLOCO 1 - APTO 213, Sao Paulo 04317-000 Brazil; VOI: 319970-01; TYPE: Annual; POINTS: 51700; TOTAL: \$17,977.67; PER DIEM: \$5.61; NOTICE DATE: February 25, 2026 OBLIGOR: Rochelle Bernadette Rolle, 39 ROSENA DR FAITH GARDENS, Nassau 00000 Bahamas and Gary Vaughn Rolle Jr, 39 ROSENA DR FAITH GARDENS, Nassau 00000 Bahamas; VOI: 322144-01; TYPE: Annual; POINTS: 44000; TOTAL: \$18,086.26; PER DIEM: \$6.43; NOTICE DATE: February 25, 2026 OBLIGOR: Adel A KH M Alkhamees, SALAM BLOCK 1 ST 101 HOUSE 10, Kuwait 72256 Kuwait and Carmencita S Verdan, SALAM BLOCK 1 ST 101 HOUSE 10, Kuwait 72256 Kuwait; VOI: 323279-01; TYPE: Annual; POINTS: 37000; TOTAL: \$12,372.14; PER DIEM: \$3.91; NOTICE DATE: February 25,

**ORANGE COUNTY**

2026 OBLIGOR: Oswaldo Ovalle Zuleta, CARRERA 52B N96-68 APARTAMENTO 203 TORRE A, Barranquilla 080001 Colombia and Suyen Carolina del Rosario Zuleta Cuadrado, CARRERA 52B N96-68 APARTAMENTO 203 TORRE A, Barranquilla 080001 Colombia and Maribeth Daza Pabon, CARRERA 52B N96-68 APARTAMENTO 203 TORRE A, Barranquilla 080001 Colombia and Oswaldo Mario Ovalle Daza, CARRERA 52B N96-68 APARTAMENTO 203 TORRE A, Barranquilla 080001 Colombia; VOI: 327378-01; TYPE: Annual; POINTS: 104000; TOTAL: \$39,568.27; PER DIEM: \$14.42; NOTICE DATE: February 25, 2026 OBLIGOR: Jarallah Ali J Al Sudairy, 5090 MOHAMMED BIN SAUD ST, Damman 32272 Saudi Arabia; VOI: 327637-01, 327637-02, 327637-03; TYPE: Annual, Annual, Annual; POINTS: 514000, 514000, 138000; TOTAL: \$355,803.80; PER DIEM: \$113.03; NOTICE DATE: February 25, 2026 File Numbers: 26-000778, 26-000789, 26-000794, 26-000806, 26-000809 MDK-80327

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 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 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. 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: Claresse Morgan Howell, 4504 TIMBERBROOK TRL, Valdosta, GA 31602 and Nickolas Andre Howell, 4504 TIMBERBROOK TRL, Valdosta, GA 31602; VOI: 322963-01; TYPE: Annual; POINTS: 51700; TOTAL: \$20,971.63; PER DIEM: \$6.86; NOTICE DATE: February 25, 2026 OBLIGOR: Clare Ann Ellington, 2695 HARRISON MILL DR, Douglasville, GA 30135; VOI: 323097-01; TYPE: Annual; POINTS: 51700; TOTAL: \$21,259.47; PER DIEM: \$5.11; NOTICE DATE: February 25, 2026 OBLIGOR: Alyssa Lynn Orbe, 3461 NW 169TH TER, Miami Gardens, FL 33056 and Jorge Luis Quinones Jr, 3461 NW 169TH TER, Miami Gardens, FL 33056; VOI: 323992-01; TYPE: Annual; POINTS: 25800; TOTAL: \$13,792.12; PER DIEM: \$4.44; NOTICE DATE: February 25, 2026 OBLIGOR: Rosa E. Ignacio Valladares, 112 W MAIN ST, APT 2, Hillsboro, NH 03244 and Christian Quinones Flores, 112 W MAIN ST, APT 2, Hillsboro, NH 03244; VOI: 324056-01; TYPE: Annual; POINTS: 103000; TOTAL: \$41,014.53; PER DIEM: \$12.48; NOTICE DATE: February 25, 2026 OBLIGOR: Darin Fields, 3555 OLIVINLE AVE, APT 17E, Bronx, NY 10467; VOI: 324657-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,415.16; PER DIEM: \$3.65; NOTICE DATE: February 25, 2026 File Numbers: 26-000792, 26-000793, 26-000795, 26-000796, 26-000797 MDK-80328

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) 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 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 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

(Continued on next page)

**ORANGE COUNTY**

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. Zepetello, 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: Brian Keith Harris, 38 FOREST GLADE CT, Clayton, NC 27527; VOI: 324687-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$11,274.74; PER DIEM: \$3.57; NOTICE DATE: February 25, 2026 OBLIGOR: Maximilian B. Guzman, 6228 N LAWDALE AVE, Chicago, IL 60659-1104 and Brenda O. Onia, 6228 N LAWDALE AVE, Chicago, IL 60659-1104; VOI: 324715-01; TYPE: Annual; POINTS: 155000; TOTAL: \$57,148.79; PER DIEM: \$18.77; NOTICE DATE: February 25, 2026 OBLIGOR: Jonathan Levi Conway, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145 and Erika Lynn Conway, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145; VOI: 326321-01; TYPE: Annual; POINTS: 70000; TOTAL: \$36,015.31; PER DIEM: \$11.82; NOTICE DATE: February 25, 2026 OBLIGOR: Karla Alejandra Elias-Ruiz, 17210 OLIVE DRIVE, Livingston, LA 70754 and Carlos Wilfredo Elias Perez, 17210 OLIVE DRIVE, Livingston, LA 70754; VOI: 326366-01; TYPE: Annual; POINTS: 67100; TOTAL: \$27,511.63; PER DIEM: \$6.67; NOTICE DATE: February 25, 2026 OBLIGOR: William Henry Rafferty, 405 Old Post Ln, Strasburg, PA 17579 and Mary Ellen Rafferty, 405 Old Post Ln, Strasburg, PA 17579; VOI: 327347-01; TYPE: Annual; POINTS: 67100; TOTAL: \$27,286.35; PER DIEM: \$6.55; NOTICE DATE: February 25, 2026 File Numbers: 26-000798, 26-000799, 26-000801, 26-000802, 26-000805 MDK-80329

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) 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 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 Obligor (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. Jordan A. Zepetello, 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: Debra Anne Bracken, 5816 LAKEVIEW DR SW, Calgary T3E5S4 Canada; VOI: 300677-01; TYPE: Annual; POINTS: 111000; TOTAL: \$32,191.44; PER DIEM: \$10.36; NOTICE DATE: February 25, 2026 OBLIGOR: Patricia Sohns, 106 LOVELADY ST, Cleburne, TX 76033-9030 and Jeremy R. Sohns, 106 LOVELADY ST, Cleburne, TX 76033-9030 and Caroline Shauntelle Villarreal, 662 REGGIE JACKSON TRL, Round Rock, TX 78665-2381 and Stephanie Marie Sohns, 2102 Northside Drive, Cleburne, TX 76033-9030; VOI: 301219-01; TYPE: Annual; POINTS: 37000; TOTAL: \$13,546.26; PER DIEM: \$4.28; NOTICE DATE: February 25, 2026 OBLIGOR: Ian T. White, 554 LEYTON CRES, London N6G 1T3 Canada and Rebecca Griffin, 554 LEYTON CRES, London N6G 1T3 Canada; VOI: 319581-01; TYPE: Annual; POINTS: 56300; TOTAL: \$17,863.69; PER DIEM: \$5.54; NOTICE DATE: February 25, 2026 OBLIGOR: Monica Noemi Pedraza, 7780 TATUM WATERWAY DRIVE, APT 1, Miami Beach, FL 33141; VOI: 323860-01; TYPE: Annual; POINTS: 148100; TOTAL: \$47,931.34; PER DIEM: \$14.89; NOTICE DATE: February 25, 2026 OBLIGOR: Jose Angel Sanchez Li, Sto Domingo-Heredia St Tomas Calle Lencha Condominio Terranosta Casa #26, Heredia 00000 Costa Rica and Marissa Lucia Chan Wong, Sto Domingo-Heredia St Tomas Calle Lencha Condominio Terranosta Casa #26, Heredia 00000 Costa Rica; VOI: 326705-01; TYPE: Annual; POINTS: 44000; TOTAL: \$20,725.51; PER DIEM: \$7.50; NOTICE DATE: February 25, 2026 File Numbers: 26-000727, 26-000731, 26-000773, 25-029577, 26-000803 MDK-80330

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) The Manley Law Firm LLC has

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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 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 Obligor (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. Jordan A. Zepetello, 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: Patricia A. Story, 23 GREENS STREET, Monson, MA 01057; VOI: 327460-01; TYPE: Annual; POINTS: 20700; TOTAL: \$12,266.17; PER DIEM: \$3.87; NOTICE DATE: February 25, 2026 OBLIGOR: Robert N. Jeroloman, 544 MOREY RD, Central Square, NY 13036-2352 and Franella E. Jeroloman, 544 MOREY ROAD, Central Square, NY 13036; VOI: 327475-01; TYPE: Annual; POINTS: 649000; TOTAL: \$249,130.09; PER DIEM: \$83.58; NOTICE DATE: February 25, 2026 OBLIGOR: Nayeli Sarah Rangel Fuentes, 1567 SAMARA GLEN WAY, Lexington, KY 40515 and Aaron Contreras Yanez, 1567 SAMARA GLEN WAY, Lexington, KY 40515; VOI: 327923-01; TYPE: Annual; POINTS: 171000; TOTAL: \$65,658.84; PER DIEM: \$15.97; NOTICE DATE: February 25, 2026 OBLIGOR: Andrew Marc Dank, 1 ALDERSGATE 1205, Riverhead, NY 11901; VOI: 328053-01; TYPE: Annual; POINTS: 25800; TOTAL: \$13,841.33; PER DIEM: \$4.47; NOTICE DATE: February 25, 2026 OBLIGOR: Stefanie Erin Vey, 411 STOKES LANDING RD, St. Augustine, FL 32095 and Davith Vey, 411 STOKES LANDING RD, St. Augustine, FL 32095; VOI: 328294-01; TYPE: Annual; POINTS: 25000; TOTAL: \$12,556.19; PER DIEM: \$2.95; NOTICE DATE: February 25, 2026 File Numbers: 26-000807, 26-000808, 26-000810, 26-000811, 26-000814 MDK-80339

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) 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 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 Obligor (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. Jordan A. Zepetello, 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: Mary Akinyi Opar, 6603 ALBANY FOREST CT, Katy, TX 77494; VOI: 328308-01; TYPE: Annual; POINTS: 56300; TOTAL: \$24,105.43; PER DIEM: \$5.82; NOTICE DATE: February 25, 2026 OBLIGOR: Azucena Ordenez, C/O CARDOZA TIMESHARE LAW, 8880 RIO SAN DIEGO DR # 2026 8TH FLOOR, San Diego, CA 92108 and Yander Virgilio Ordenez Villatoro, C/O CARDOZA TIMESHARE LAW, 8880 RIO SAN DIEGO DR # 2026 8TH FLOOR, San Diego, CA 92108; VOI: 328635-01; TYPE: Annual; POINTS: 150000; TOTAL: \$57,189.43; PER DIEM: \$13.86; NOTICE DATE: February

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25, 2026 OBLIGOR: Alyssa Lynn Orbe, 3461 NW 169TH TER, Miami Gardens, FL 33056 and Jorge Luis Quinones Jr, 3461 NW 169TH TER, Miami Gardens, FL 33056; VOI: 328861-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,599.14; PER DIEM: \$3.69; NOTICE DATE: February 25, 2026 OBLIGOR: Gino Gil Del Real, 9852 SW 2ND ST, Miami, FL 33174 and Sheily Savannah Bunch, 9852 SW 2ND ST, Miami, FL 33174; VOI: 329058-01; TYPE: Annual; POINTS: 67100; TOTAL: \$34,475.78; PER DIEM: \$11.41; NOTICE DATE: February 25, 2026 OBLIGOR: Theresa Zainc, 2714 SE SOUTH BLACKWELL DR, Port Saint Lucie, FL 34952-7059 and Thomas Zainc, 2714 SE SOUTH BLACKWELL DR, Port Saint Lucie, FL 34952; VOI: 329072-01; TYPE: Annual; POINTS: 120000; TOTAL: \$31,109.12; PER DIEM: \$10.18; NOTICE DATE: February 25, 2026 File Numbers: 26-000815, 26-000816, 26-000817, 26-000818, 26-000819 MDK-80324

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) 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 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 Obligor (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. Jordan A. Zepetello, 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: Marisol Perez, 1152 ROSEDALE AVE 3, Bronx, NY 10472; VOI: 329115-01; TYPE: Annual; POINTS: 95700; TOTAL: \$48,333.32; PER DIEM: \$16.06; NOTICE DATE: February 25, 2026 OBLIGOR: Ethan Malachi Haefele, 156 E COLUMBIA ST, Andrews, IN 46702 and Cassidy Chantel Spencer, 156 E COLUMBIA ST, Andrews, IN 46702; VOI: 329382-01; TYPE: Annual; POINTS: 51700; TOTAL: \$22,881.18; PER DIEM: \$5.46; NOTICE DATE: February 25, 2026 OBLIGOR: Margaret Sharon Young, 1156 EAGLE POINTE WAY, Chesapeake, VA 23322-7487 and William Leslie Young, 1156 EAGLE POINTE WAY, Chesapeake, VA 23322-7487; VOI: 329514-01; TYPE: Annual; POINTS: 138000; TOTAL: \$45,641.74; PER DIEM: \$15.12; NOTICE DATE: February 25, 2026 OBLIGOR: Miguel Soria Maizano, 4 THUNDER LANE, APT 10, Zuni, NM 87327 and Ilynn Guevarra Maizano, 4 THUNDER LANE, APT 10, Zuni, NM 87327; VOI: 330412-01; TYPE: Annual; POINTS: 104000; TOTAL: \$40,947.38; PER DIEM: \$12.06; NOTICE DATE: February 25, 2026 OBLIGOR: Kevin Angeles, 728 HICKORY OAK HOLW, Augusta, GA 30907 and Nilka N. Angeles, 728 HICKORY OAK HOLW, Augusta, GA 30907; VOI: 330641-01; TYPE: Annual; POINTS: 25800; TOTAL: \$14,816.58; PER DIEM: \$4.77; NOTICE DATE: February 25, 2026 File Numbers: 26-000820, 26-000821, 26-000823, 26-000825, 26-000826 MDK-80333

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** (See Exhibit A – Obligor) 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 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 Obligor (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 and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (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

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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. Zepetello, 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: Juan Pablo Correa Ospina, CARRERA 42 #3 SUR - 81 TORRE 2, OFICINA 617, Medellin Colombia and Ana Maria Alvarez Jaramillo, CARRERA 42 #3 SUR - 81 TORRE 2, OFICINA 617, Medellin Colombia; VOI: 274241-01; TYPE: Annual; POINTS: 125000; TOTAL: \$14,438.65; PER DIEM: \$4.37; NOTICE DATE: February 25, 2026 OBLIGOR: Luis Carlos Galindo Ruiz, AV CALLE 147 #7F-12 APTO 805 EDIFICIO COUNTRY 147, Bogota Colombia and Adriana Ramirez Osorio, AV CALLE 147 #7F-12 APTO 805 EDIFICIO COUNTRY 147, Bogota Colombia; VOI: 310711-01; TYPE: Annual; POINTS: 20700; TOTAL: \$10,796.21; PER DIEM: \$3.74; NOTICE DATE: February 25, 2026 OBLIGOR: David Francis Tich, 5396 Harrier Drive, Waynesboro, PA 17268 and Lynn Marie Tich, 5396 Harrier Drive, Waynesboro, PA 17268; VOI: 313729-01; TYPE: Annual; POINTS: 44000; TOTAL: \$19,403.18; PER DIEM: \$6.24; NOTICE DATE: February 25, 2026 OBLIGOR: Giuseppe Iannuzzi, 557 OAKWOOD DRVE, Pickering L1W2M8 Canada; VOI: 328214-01; TYPE: Annual; POINTS: 20700; TOTAL: \$12,352.10; PER DIEM: \$3.92; NOTICE DATE: February 25, 2026 OBLIGOR: GERALYN TAYLOR, 9 SAINT RANDALLS CT, Stafford, VA 22556 and David Taylor, 9 SAINT RANDALLS CT, Stafford, VA 22556; VOI: 330896-01; TYPE: Annual; POINTS: 30500; TOTAL: \$15,250.16; PER DIEM: \$4.93; NOTICE DATE: February 25, 2026 File Numbers: 26-000697, 25-029537, 26-000750, 26-000813, 26-000827 MDK-80345

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.:** 26-000906  
**PALM FINANCIAL SERVICES, LLC,** Lienholder, vs.  
**AMADOR GARZA, III; JOHANNA GARZA** Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Amador Garza, III 6351 JUNIPER VW New Braunfels, TX 78132-5312 Johanna Garza 6351 Juniper View New Braunfels, TX 78132 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 0.2588% interest in Unit 4B 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 \$20,059.79, plus interest (calculated by multiplying \$7.05 times the number of days that have elapsed since February 25, 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. Zepetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, 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 11080-1031255

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.:** 13008706.1  
**FILE NO.:** 26-000930  
**PALM FINANCIAL SERVICES, LLC,** Lienholder, vs.  
**JUDITH ANNE ROCKWELL** Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Judith Anne Rockwell 450 WOOD HOLLOW DR Wentzville, MO 63385-1142 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 0.1535% interest in Unit 102C 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

**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 \$7,072.20, plus interest (calculated by multiplying \$1.76 times the number of days that have elapsed since February 25, 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. Zepetello, Esq. Adam B. Hall, 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 11080-1031232

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.:** 7087301.0  
**FILE NO.:** 26-001226  
**PALM FINANCIAL SERVICES, LLC,** Lienholder, vs.  
**GUADALUPE RAMOS; JOSE RENE RAMOS** Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Guadalupe Ramos 870 California Ct Aurora, IL 60506-2010 Jose Rene Ramos 870 California Ct Aurora, IL 60506-2010 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 41A 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 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 \$11,347.68, plus interest (calculated by multiplying \$4.64 times the number of days that have elapsed since February 25, 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. Zepetello, Esq. Adam B. Hall, 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 11080-1031235

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.:** 9034263.1  
**FILE NO.:** 26-001227  
**PALM FINANCIAL SERVICES, LLC,** Lienholder, vs.  
**ALONZO JOSH HUDSPETH** Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Alonzo Josh Hudspeth 1313 Windy Bluff Dr Minneola, FL 34715-5614 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 0.3573% interest in Unit 17A 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

(Continued on next page)



**ORANGE COUNTY**

a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:

An undivided 0.1152% interest in Unit 22 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 \$17,670.24, plus interest (calculated by multiplying \$6.45 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031236

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 13017380.0  
FILE NO.: 26-001245

PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
DAVID HONEMAN; RENEE HONEMAN  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: David Honeman  
5 Colby Rd  
Tilton, NH 03276-5505  
Renee Honeman  
5 Colby Rd  
Tilton, NH 03276-5505

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 Villas at Disney's Grand Floridian Resort described as:

An undivided 0.0337% interest in Unit 11 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 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 \$26,874.00, plus interest (calculated by multiplying \$9.56 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031238

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 16038359.0  
FILE NO.: 26-001246

PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
ELIZABETH LE  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Elizabeth Le  
5 Mourar Dr  
Spring City, PA 19475-3430

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 0.9427% interest in Unit 10E 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

**ORANGE COUNTY**

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 \$68,455.09, plus interest (calculated by multiplying \$25.76 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031251

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-001248

PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
MARIA CRISTINA PEREDA  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Maria Cristina Pereda  
14920 LITTLE MANATEE CT  
Orlando, FL 32828-5230

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 Vacation Club at Walt Disney World Resort described as:

An undivided 0.5362% interest in Unit 62E 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 \$26,061.57, plus interest (calculated by multiplying \$7.52 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031237

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 13021935.0  
FILE NO.: 26-001250

PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
CHRISTINA KINLAW  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Christina Kinlaw  
5618 Jeremy Ln  
Jacksonville, FL 32257-3215

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 Grand Floridian Resort described as:

An undivided 0.0169% interest in Unit 12 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 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 \$26,421.55, plus interest (calculated by multiplying \$9.80 times the number of days that have elapsed since February 25, 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.

**ORANGE COUNTY**

the amount of \$26,421.55, plus interest (calculated by multiplying \$9.80 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031239

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 13023156.0  
FILE NO.: 26-001251

PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
MICHAEL ROBERT BRUNE  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Michael Robert Brune  
16701 Red Wagon Ln  
Leander, TX 78641-4009

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 Grand Floridian Resort described as:

An undivided 0.0281% interest in Unit 12 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 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 \$44,009.08, plus interest (calculated by multiplying \$18.91 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031248

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 14035341.0  
FILE NO.: 26-001252

PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
PAYTON ELIZABETHBARLOW  
BALLARD; LAURA E BARLOW  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Payton Elizabethbarlow Ballard  
3936 Vt Route 153  
West Pawlet, VT 05775-9724

Laura E Barlow  
133 Dekalb Rd  
Granville, NY 12832-5503

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 0.2194% interest in Unit 89A 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 \$90,209.96, plus interest (calculated by multiplying \$32.65 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031233

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

as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1031240

**ORANGE COUNTY**

as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 407-404-5266  
Telecopier: 614-220-5613  
11080-1031240

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9026681.0  
FILE NO.: 26-001620  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
HUMBERTO DE LOS SANTOS  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Humberto De Los Santos  
1801 NORTHERN OAK CIR  
Irving, TX 75063

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 0.4911% interest in Unit 78B 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 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 \$3,028.99, plus interest (calculated by multiplying \$1.06 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031231

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

FILE NO.: 26-001628  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
PHILIP MESSER; MARY K. MESSER  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Philip Messer  
19 PINE FOREST PL  
Apopka, FL 32712

Mary K. Messer  
19 Pine Forest Pl  
Apopka, FL 32712-2769

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 0.3503% interest in Unit 58A 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 (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 \$2,806.90, plus interest (calculated by multiplying \$0.96 times the number of days that have elapsed since February 25, 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.  
Adam B. Hall, 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  
11080-1031233

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

**ORANGE COUNTY**

for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 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 Obligor (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: Dorothy J. Burney, 2226 GRAHAM ST, Philadelphia, PA 19131-2203 and Cleta E. Bailey, 2226 GRAHAM ST, Philadelphia, PA 19131-2203; WEEK: 47; UNIT: 23111; TYPE: Annual; TOTAL: \$2,408.45; PER DIEM: \$0.27; NOTICE DATE: February 25, 2026 OBLIGOR: Titus Elliott Jones Jr., 17713 KESSLER DR, Pflugerville, TX 78660-5137 and Keonna Devon Johnson-Jones, 17713 KESSLER DR, Pflugerville, TX 78660-5137; WEEK: 03; UNIT: 23115; TYPE: Even Biennial; TOTAL: \$2,035.32; PER DIEM: \$0.26; NOTICE DATE: February 25, 2026 OBLIGOR: Diane Turner Edmonds, 7703 WINGATE DR, Glenn Dale, MD 20769-2010; WEEK: 40; UNIT: 24209; TYPE: Annual; TOTAL: \$3,776.93; PER DIEM: \$0.50; NOTICE DATE: February 25, 2026 OBLIGOR: C Edward Brennan, 178 POND VIEW DR, Port Washington, NY 11050-2468 and Harriett R. Brennan, 178 POND VIEW DR, Port Washington, NY 11050-2468; WEEK: 41; UNIT: 24310; TYPE: Annual; TOTAL: \$3,776.93; PER DIEM: \$0.50; NOTICE DATE: February 25, 2026 OBLIGOR: Dubravska Gregory, 14-8 MARY DR, Grimby L3M 0C6 Canada and Gregg Gregory, 4558 CARPENTER CRT, Mississauga L5V 1C3 Canada; WEEK: 52; UNIT: 26207; TYPE: Annual; TOTAL: \$3,776.93; PER DIEM: \$0.50; NOTICE DATE: February 25, 2026 File Numbers: 26-001714, 26-001738, 26-001717, 26-001718, 26-001715 MDK-80353

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A - 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. §721.856 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 Obligor (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: Jamie Linn Horning, 4003 MARINER COURT, Dunkirk, MD 20754 and Brad David Horning, 11931 LYONS GLEN CT., Dunkirk, MD 20754; VOI: 201628-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$2,405.79; PER DIEM: \$0.74; NOTICE DATE: February 25, 2026 OBLIGOR: Oyedeji O. A. Odetoynbo, 6504 WESTERN SKIES WAY, Mississauga L5W 1H7 Canada and Elaine A. Odetoynbo, 6504 WESTERN SKIES WAY, Mississauga L5W 1H7 Canada; VOI: 203154-01; TYPE: Annual;

(Continued on next page)

**ORANGE COUNTY**

POINTS: 110000; TOTAL: \$6,247.11; PER DIEM: \$2.42; NOTICE DATE: February 25, 2026 OBLIGOR: Linda Best Smith, 617 SUMMERWIND PLANTATION DR, Garner, NC 27529; VOI: 244038-01; TYPE: Annual; POINTS: 95700; TOTAL: \$14,264.29; PER DIEM: \$4.72; NOTICE DATE: February 25, 2026 OBLIGOR: Thiago Barboza Batista, 194 HEBRON RD, Bolton, CT 06043; VOI: 286171-01; TYPE: Annual; POINTS: 26000; TOTAL: \$2,026.33; PER DIEM: \$0.57; NOTICE DATE: February 25, 2026 OBLIGOR: Juana Lopez Jones, 11 KESWICK CIR, Newport News, VA 23602-4917 and Vincent A. Steele, 11 KESWICK CIR, Newport News, VA 23602-4917; VOI: 305599-01; TYPE: Annual; POINTS: 67100; TOTAL: \$4,091.37; PER DIEM: \$1.47; NOTICE DATE: February 25, 2026 File Numbers: 26-001730, 26-001731, 25-006642, 26-001736, 26-001737 MDK-80325

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Cascades 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 Cascades Condominium described as: 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 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

**ORANGE COUNTY**

Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Willie E. Boyd Jr., 609 WINDOVER RD, Florence, AL 35630-1818 and Vida B. Boyd, 609 WINDOVER RD, Florence, AL 35630-1818; WEEK: 29; UNIT: 2222; TYPE: Odd Biennial; TOTAL: \$2,216.71; PER DIEM: \$0.31; NOTICE DATE: February 27, 2026 OBLIGOR: Kevin T. Winkler, 7340 STONEFIELD CT, West Bend, WI 53090-8230 and Stacy A. Winkler, 7340 STONEFIELD CT, West Bend, WI 53090-8230; WEEK: 35; UNIT: 2449; TYPE: Annual; TOTAL: \$3,685.75; PER DIEM: \$0.61; NOTICE DATE: February 27, 2026 OBLIGOR: Dane Cooper, 10661 WOLVERINE COURT, Manassas, VA 20111-3910; WEEK: 18; UNIT: 2575; TYPE: Annual; TOTAL: \$3,685.75; PER DIEM: \$0.61; NOTICE DATE: February 27, 2026 OBLIGOR: Augustine gus Wilhelmly, 7264 W PETERSON AVE, Chicago, IL 60631-3624 and Mary R. Vallely, 7264 W PETERSON AVE, Chicago, IL 60631-3624; WEEK: 48; UNIT: 2688; TYPE: Annual; TOTAL: \$4,581.12; PER DIEM: \$0.80; NOTICE DATE: February 27, 2026 OBLIGOR: Erik K. Collins, 2214 BREEZE CT, Odenton, MD 21113-2154 and Aja A. Collins, 3306 43RD PL NE, Tacoma, WA 98422-2516; WEEK: 03; UNIT: 2728; TYPE: Annual; TOTAL: \$5,504.63; PER DIEM: \$1.23; NOTICE DATE: February 27, 2026 File Numbers: 26-001751, 26-001752, 26-001757, 26-001755, 26-001798 MDK-80351

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Cascades 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 Cascades Condominium described as: 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 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

**ORANGE COUNTY**

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: John R. Wood, AKA J. R. Wood, 1359 WHITE OAKS BLVD UNIT 1504, Oakville L6H 2R8 Canada and Doris G. Wood, 263 THIRD LINE, Oakville L6L 4A2 Canada; WEEK: 14; UNIT: 2132; TYPE: Odd Biennial; TOTAL: \$1,444.49; PER DIEM: \$0.15; NOTICE DATE: February 25, 2026 OBLIGOR: John R. Wood, 1359 WHITE OAKS BLVD UNIT 1504, Oakville L6H 2R8 Canada and Doris G. Wood, 263 THIRD LINE, Oakville L6L 4A2 Canada; WEEK: 15; UNIT: 2151; TYPE: Even Biennial; TOTAL: \$1,969.81; PER DIEM: \$0.30; NOTICE DATE: February 25, 2026 OBLIGOR: Andrew G. Meek, 25 CRANLEIGH GARDENS, Bridgewater TA6 5JR United Kingdom and Maria Depledge, 20 BROADOAK ROAD, Bridgwater TA6 4NR United Kingdom; WEEK: 40; UNIT: 2620; TYPE: Even Biennial; TOTAL: \$2,656.46; PER DIEM: \$0.40; NOTICE DATE: February 25, 2026 OBLIGOR: Faith A. Elkins, 7528 MEADOWBROOK DR, Watauga, TX 76148-1728 and Robert W. Elkins, 2230 VAUGHN RD, Burkburnett, TX 76354-5446; WEEK: 04; UNIT: 2629; TYPE: Annual; TOTAL: \$5,178.03; PER DIEM: \$1.23; NOTICE DATE: February 25, 2026 OBLIGOR: Willie E. Boyd Jr., 609 WINDOVER RD, Florence, AL 35630-1818 and Vida B. Boyd, 609 WINDOVER RD, Florence, AL 35630-1818; WEEK: 28; UNIT: 2663; TYPE: Odd Biennial; TOTAL: \$2,215.94; PER DIEM: \$0.31; NOTICE DATE: February 25, 2026 File Numbers: 26-001759, 26-002458, 26-001753, 26-001758, 26-001760 MDK-80352

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

Valerie N. Edgecombe, as Foreclosure Trustee for Palm Financial Services, LLC Plaintiff,

vs.  
Veronica Ines Giovannello, et al.  
Defendants. Case No.: 2024-CC-010883-O  
Division: 71  
Judge Amy J. Carter

PUBLISH 4 CONSECUTIVE WEEKS NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT VERONICA INES GIOVANNIELLO AND EMILIANO JAIR MENSOR

**ORANGE COUNTY**

To:  
VERONICA INES GIOVANNIELLO  
STROBEL 6075  
MAR DE PLATA, Buenos Aires 7600  
ARGENTINA  
EMILIANO JAIR MENSOR  
STROBEL 6075  
MAR DE PLATA, Buenos Aires 7600  
ARGENTINA  
and all parties claiming interest by, through, under or against Defendant(s) VERONICA INES GIOVANNIELLO AND EMILIANO JAIR MENSOR, and all parties having or claiming to have any right, title or interest in the property herein described; YOU ARE NOTIFIED that an interpleader action involving funds available following the enforcement of a lien on the following described Timeshare Ownership Interest in Orange County, Florida:  
An undivided 0.9823% interest in Unit 79A 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')  
Contract No.: 9027131.0  
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on MICHAEL E. CARLETON, 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 5th day of February, 2026.  
TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: Naline Bahadur  
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  
11080-1030165

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Jasmin Hernandez, as Foreclosure Trustee for Palm Financial Services, Inc. Plaintiff,

**ORANGE COUNTY**

vs.  
Cathrine Irene Cannavo, et al.  
Defendants. Case No.: 2025-CC-027173-O  
Division:  
Judge Heather G. Guarch

PUBLISH 4 CONSECUTIVE WEEKS NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT CATHRINE IRENE CANNAVO

To:  
CATHRINE IRENE CANNAVO  
21488 E SUNSET DRIVE  
QUEEN CREEK, AZ 85142  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) CATHRINE IRENE CANNAVO, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an interpleader action involving funds available following the enforcement of a lien on the following described Timeshare Ownership Interest in Orange County, Florida:  
An undivided 0.5184% interest in Unit 7 of the Disney's Polynesian Villas & Bungalows, (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.: 14014690.0  
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, 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 3rd day of February, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: Sharon Bennette  
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  
11080-1030162