

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

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff,  
 vs.  
 Mark C. Coward, et al. Defendants. Case No.: 2025-CA-005847-O  
 Division: 37  
 Judge Diego M. Madrigal III

NOTICE OF SALE AS TO COUNT(S) VI Notice is hereby given that on May 12, 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 303504-01, an Annual Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-303504)  
 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 March 23, 2026, in Civil Case No. 2025-CA-005847-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  
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 Primary: [statee-file@mdklegal.com](mailto:statee-file@mdklegal.com)  
 Secondary: [sef-JAZeppetello@mdklegal.com](mailto:sef-JAZeppetello@mdklegal.com)  
 Attorney for Plaintiff  
 11080-1032962

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 CIVIL DIVISION  
 CASE NO.: 2023-CA-012700-O  
 FREEDOM MORTGAGE CORPORATION PLAINTIFF,  
 vs.

CYNTHIA HANIBLE BURRUS, UNKNOWN SPOUSE OF CYNTHIA HANIBLE BURRUS, HILLTOP RESERVE HOMEOWNERS ASSOCIATION, INC., UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT AND UNKNOWN TENANT IN POSSESSION OF THE SUBJECT DEFENDANTS.  
 NOTICE OF FORECLOSURE SALE (Please publish in La Gaceta Publishing, Inc)  
 NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 19th day of March, 2026, and entered in Case No. 2023-CA-012700-O, of the Circuit Court of the Ninth Judicial Circuit in and for Orange County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, CHERISSA LATRYCE HANIBLE A/K/A CHERISSA L. DREW, UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CYNTHIA HANIBLE BURRUS, UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY AND HILLTOP RESERVE HOMEOWNERS ASSOCIATION, INC. are defendants. Tiffany M. Russell as the Clerk of the Circuit Court shall sell to the highest and best bidder for at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) at 11:00 A.M. on the 4th day of May, 2026, the following described property as set forth in said Final Judgment, to wit:  
 Lot 149, Hilltop Reserve Phase III, according to the map or plat thereof, as recorded in Plat Book 92, Page(s) 64, of the Public Records of Orange County, Florida.

IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration at 425 N. Orange Avenue, Room 2130, Orlando, Florida 32801, Telephone: (407) 836-2303 within two (2) working days of your receipt of this document; If you are hearing or voice impaired, call 1-800-955-8771.  
 Dated this 24th day of March, 2026.  
 By: /S/ Liana Hall  
 Liana Hall  
 Bar No. 73813  
 Submitted by:  
 Tromberg, Miller, Morris & Partners, PLLC ATTORNEY FOR PLAINTIFF  
 600 West Hillsboro Boulevard  
 Suite 600  
 Deerfield Beach, FL 33441  
 DESIGNATED PRIMARY E-MAIL FOR SERVICE  
 PURSUANT TO FLA. R. JUD. ADMIN 2.516  
 ESERVICE@MGS-LEGAL.COM  
 11080-1032676

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,

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trustees, personal representatives, administrators or as other claimants, by, through, under or against Sharon Reese, deceased, et al.  
 Defendants. Case No.: 2024-CA-004652-O  
 Division: 48  
 Judge Brian Sandor

NOTICE OF SALE AS TO COUNT(S) II Notice is hereby given that on May 5, 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 0.2546% interest in Unit 56C of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 7000551.1)  
 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 March 9, 2026, in Civil Case No. 2024-CA-004652-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  
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 Attorney for Plaintiff  
 11080-1032852

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Flex Collection Owners Association, Inc., a Florida Nonprofit 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 Alan John Shandling, deceased, et al.  
 Defendants. Case No.: 2024-CA-010175-O  
 Division: 48  
 Judge Brian Sandor

NOTICE OF SALE AS TO COUNT(S) II Notice is hereby given that on May 5, 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: 507580-02, VOI Type: Annual, Number of VOI Ownership Points: 100000, 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. (Contract No.: 507580-02PP-507580)  
 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 March 9, 2026, in Civil Case No. 2024-CA-010175-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  
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 Telecopier: 614-220-5613  
 Primary: [statee-file@mdklegal.com](mailto:statee-file@mdklegal.com)  
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 Attorney for Plaintiff  
 11080-1032857

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Flex Collection Owners Association, Inc., a Florida Nonprofit 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 Alan John Shandling, deceased, et al.  
 Defendants. Case No.: 2024-CA-010175-O  
 Division: 48  
 Judge Brian Sandor

NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on May 5, 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: 507580-01, VOI Type: Annual, Number of VOI Ownership Points: 99000, in the Flex Collection

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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. (Contract No.: 507580-01PP-507580)  
 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 March 9, 2026, in Civil Case No. 2024-CA-010175-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)  
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 Attorney for Plaintiff  
 11080-1032860

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff,  
 vs.  
 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 Suzanne T. Stultz, deceased, et al.  
 Defendants. Case No.: 2024-CA-010526-O  
 Division: 35  
 Judge Margaret H. Schreiber

NOTICE OF SALE AS TO COUNT(S) II Notice is hereby given that on May 5, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:  
 Unit Week 2, in Unit 2126, an Annual 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") (Contract No.: 212627-02AP-030429)  
 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 March 9, 2026, in Civil Case No. 2024-CA-010526-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  
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 Attorney for Plaintiff  
 11080-1032851

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 Natasha Lee, deceased, et al.  
 Defendants. Case No.: 2024-CA-011067-O  
 Division: 40  
 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) II Notice is hereby given that on May 12, 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 0.6139% interest in Unit 108A 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.: 4427.4)  
 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 March 17, 2026, in Civil Case No. 2024-CA-011067-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)

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

Adam B. Hall (FLBN: 1019218)  
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 Attorney for Plaintiff  
 11080-1032855

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 Mario S. Marcelli, deceased, et al.  
 Defendants. Case No.: 2024-CA-011105-O  
 Division: 37  
 Judge Diego M. Madrigal III

NOTICE OF SALE AS TO COUNT(S) VI Notice is hereby given that on May 12, 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 0.3574% interest in Unit 44 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 26223.0)  
 Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.  
 The sale is being held pursuant to the Final Judgment of Foreclosure, entered on March 23, 2026, in Civil Case No. 2024-CA-011105-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)  
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 Attorney for Plaintiff  
 11080-1032964

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Vistana Condominium Association, Inc., a Florida Corporation Plaintiff,  
 vs.  
 Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Samuel Lance, deceased, et al.  
 Defendants. Case No.: 2024-CA-011315-O  
 Division: 33  
 Judge Patricia L. Strowbridge

NOTICE OF SALE Notice is hereby given that on April 28, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:  
 Unit Week 13, in Unit 0073, 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") (Contract No.: 0073-13A-007853)  
 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 March 13, 2026, in Civil Case No. 2024-CA-011315-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)  
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 Secondary: [sef-JAZeppetello@mdklegal.com](mailto:sef-JAZeppetello@mdklegal.com)  
 Attorney for Plaintiff  
 11080-1032844

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Palm Financial Services, LLC Plaintiff,  
 vs.  
 Unknown Successor Trustee of the Johnson Family Vacation Realty Trust Under Declaration of Trust Dated August 2, 1993, et al.  
 Defendants. Case No.: 2024-CA-011594-O  
 Division: 35  
 Judge Margaret H. Schreiber

NOTICE OF SALE Notice is hereby given that on May 5, 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 0.3574% interest in Unit 62B of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the

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Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 8849.1)  
 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 March 9, 2026, in Civil Case No. 2024-CA-011594-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)  
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 Attorney for Plaintiff  
 11080-1032841

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 St. Augustine Resort Condominium Association, Inc., a Florida Corporation Plaintiff,  
 vs.  
 Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Carol M. Brown, deceased, et al.  
 Defendants. Case No.: 2025-CA-000109-O  
 Division: 33  
 Judge Patricia L. Strowbridge

NOTICE OF SALE Notice is hereby given that on April 28, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:  
 Unit Week 12, in Unit 26509, an Annual 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") (Contract No.: 26509-12A-308854)  
 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 March 13, 2026, in Civil Case No. 2025-CA-000109-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)  
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 Secondary: [sef-JAZeppetello@mdklegal.com](mailto:sef-JAZeppetello@mdklegal.com)  
 Attorney for Plaintiff  
 11080-1032835

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 H. Roberts, deceased, et al.  
 Defendants. Case No.: 2025-CA-000455-O  
 Division: 40  
 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) III Notice is hereby given that on May 12, 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 0.5036% interest in Unit 21A 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.: 7011091.0)  
 Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.  
 The sale is being held pursuant to the Final Judgment of Foreclosure, entered on March 17, 2026, in Civil Case No. 2025-CA-000455-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)  
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 Attorney for Plaintiff  
 11080-1032856

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

(Continued on next page)

**ORANGE COUNTY**

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 Carol A. Delbene, AKA Carol A. Gregoire, deceased, et al. Defendants. Case No.: 2025-CA-000507-O Division: 40 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on May 12, 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 0.1099% interest in Unit 36 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 38615.0)

Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on March 17, 2026, in Civil Case No. 2025-CA-000507-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 Attorney for Plaintiff 11080-1032840

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

Palm Financial Services, LLC Plaintiff, vs. Alejandro Esteban Leyva Espinosa, as Potential Heir to Carol A. Delbene, AKA Carol A. Gregoire, et al. Defendants. Case No.: 2025-CA-000507-O Division: 40 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) II Notice is hereby given that on May 12, 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 0.1264% interest in Unit 27 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 8849.0)

Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on March 17, 2026, in Civil Case No. 2025-CA-000507-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 Attorney for Plaintiff 11080-1032843

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

Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff, vs.

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 David Wayne Falin, AKA David W. Falin deceased, et al. Defendants. Case No.: 2025-CA-000595-O Division: 33 Judge Patricia L. Strowbridge

NOTICE OF SALE AS TO COUNT(S) II Notice is hereby given that on April 28, 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 297165-01, an Annual Type, Number of VOI Ownership Points 164000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-297165)

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

**ORANGE COUNTY**

on March 16, 2026, in Civil Case No. 2025-CA-000595-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 Attorney for Plaintiff 11080-1032853

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

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

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 Jacqueline A. Romanoski, deceased, et al. Defendants. Case No.: 2025-CA-002840-O Division: 40 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) IV Notice is hereby given that on May 12, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 23, in Unit 272, in Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0272-23A-901916)

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 March 17, 2026, in Civil Case No. 2025-CA-002840-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 Attorney for Plaintiff 11080-1032848

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

CASE No. 2025-CA-004167-O WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS DELAWARE TRUSTEE FOR SALUDA GRADE ALTERNATIVE MORTGAGE TRUST 2023-SEQ3, PLAINTIFF, VS. TANISHA JOHNSON, ET AL. DEFENDANT(S).

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated March 18, 2026 in the above action, the Orange County Clerk of Court will sell to the highest bidder for cash at Orange, Florida, on May 5, 2026, at 11:00 AM, at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) in accordance with Chapter 45, Florida Statutes for the following described property:

LOT 29, WINTERMERE HARBOR, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 42, PAGE(S) 67 THROUGH 78, INCLUSIVE, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA.

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

Tromberg, Miller, Morris & Partners, PLLC Attorney for Plaintiff 600 West Hillsboro Boulevard Suite 600 Deerfield Beach, FL 33441 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/Tiffany Hamilton, Esq. Tiffany Hamilton, Esq. FBN: 1058051

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 Orange County, Human Resources at 407-836-2303, fax 407-836-2204 or at ctadmd2@ocnjcc.org, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, FL 32810 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. 11080-1032678

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

Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff, vs.

Mark C. Coward, et al. Defendants. Case No.: 2025-CA-005847-O

**ORANGE COUNTY**

Division: 37 Judge Diego M. Madrigal III

NOTICE OF SALE AS TO COUNT(S) IV Notice is hereby given that on May 12, 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 266132-01, 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.: 42-01-266132)

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 March 23, 2026, in Civil Case No. 2025-CA-005847-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 Attorney for Plaintiff 11080-1032963

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 Melissa Faye Ramsey Larson, deceased, et al. Defendants. Case No.: 2025-CA-006161-O Division: 40 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on May 12, 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 229358-02, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 229358-02PP-229358)

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 March 17, 2026, in Civil Case No. 2025-CA-006161-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 11080-1032845

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 Melissa Faye Ramsey Larson, deceased, et al. Defendants. Case No.: 2025-CA-006161-O Division: 40 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) IX Notice is hereby given that on May 19, 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 304668-01, an Even Biennial Type, Number of VOI Ownership Points 28000 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.: 304668-01PE-304668)

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 March 26, 2026, in Civil Case No. 2025-CA-006161-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)

**ORANGE COUNTY**

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 11080-1032889

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) VII Notice is hereby given that on May 19, 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 246011-01, an Even Biennial Type, Number of VOI Ownership Points 30000 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.: 246011-01PE-246011)

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 March 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 11080-1032965

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) XV Notice is hereby given that on May 19, 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 245994-01, an Annual Type, Number of VOI Ownership Points 74000 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.: 245994-01PP-245994)

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 March 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 11080-1032966

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 Victor Ricks, deceased, et al. Defendants. Case No.: 2025-CA-006333-O Division: 40 Judge John E. Jordan

**ORANGE COUNTY**

NOTICE OF SALE AS TO COUNT(S) III Notice is hereby given that on May 19, 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 206006-01, an Annual Type, Number of VOI Ownership Points 100000 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.: 206006-01PP-206006)

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 March 26, 2026, in Civil Case No. 2025-CA-006333-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 11080-1032894

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

St. Augustine Resort Condominium Association, Inc., a Florida Corporation Plaintiff, vs.

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Timothy Vires, deceased, et al. Defendants. Case No.: 2025-CA-006362-O Division: 33 Judge Patricia L. Strowbridge

NOTICE OF SALE Notice is hereby given that on April 28, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 24, in Unit 23401, an Annual Unit Week and Unit Week 24, in Unit 23402, an Annual 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') (Contract No.: 234021-24AP-315099)

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 March 13, 2026, in Civil Case No. 2025-CA-006362-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 11080-1032849

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

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

Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Joan Jacobs, deceased, et al. Defendants. Case No.: 2025-CA-007960-O Division: 40 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) VI Notice is hereby given that on May 19, 2026 at 11:00AM, offer by electronic sale at [www.myorangeclerk.realforeclose.com](http://www.myorangeclerk.realforeclose.com) the following described Timeshare Ownership Interest:

Unit Week 04, in Unit 0043, in Vistana Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3167, Page 1201, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0043-04A-007762)

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 March 26, 2026, in Civil Case No. 2025-CA-007960-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

(Continued on next page)

**ORANGE COUNTY**

Telecopier: 614-220-5613  
 Primary: statee-file@mdklegal.com  
 Secondary: SEF-MECarleton@mdklegal.com  
 Attorney for Plaintiff  
 11080-1032892

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.  
 Clara Elizabeth Lamphier, et al.  
 Defendants. Case No.: 2025-CA-009796-O  
 Division: 33  
 Judge Patricia L. Strowbridge

NOTICE OF SALE AS TO COUNT(S) III  
 Notice is hereby given that on April 28, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:  
 VOI Number 229669-01, an Even Biennial Type, Number of VOI Ownership Points 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.: 229669-01PE-229669)  
 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 March 13, 2026, in Civil Case No. 2025-CA-009796-O, pending in the Circuit Court in Orange County, Florida.  
 Jasmin Hernandez (FLBN: 1044494)  
 Michael E. Carleton (FLBN: 1007924)  
 Jordan A. Zeppetello (FLBN: 1049568)  
 Craig P. Rogers (FLBN: 352128)  
 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: JHernandez@manleydeas.com  
 Attorney for Plaintiff  
 11080-1032839

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.  
 Clara Elizabeth Lamphier, et al.  
 Defendants. Case No.: 2025-CA-009796-O  
 Division: 33  
 Judge Patricia L. Strowbridge

NOTICE OF SALE AS TO COUNT(S) II  
 Notice is hereby given that on April 28, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:  
 VOI Number 243940-01, an Annual Type, Number of VOI Ownership Points 20700 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.: 243940-01PP-243940)  
 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 March 16, 2026, in Civil Case No. 2025-CA-009796-O, pending in the Circuit Court in Orange County, Florida.  
 Jasmin Hernandez (FLBN: 1044494)  
 Michael E. Carleton (FLBN: 1007924)  
 Jordan A. Zeppetello (FLBN: 1049568)  
 Craig P. Rogers (FLBN: 352128)  
 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: JHernandez@manleydeas.com  
 Attorney for Plaintiff  
 11080-1032837

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.  
 Clara Elizabeth Lamphier, et al.  
 Defendants. Case No.: 2025-CA-009796-O  
 Division: 33  
 Judge Patricia L. Strowbridge

NOTICE OF SALE AS TO COUNT(S) IV  
 Notice is hereby given that on April 28, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:  
 VOI Number 272245-01, an Annual Type, Number of VOI Ownership Points 49000 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.: 272245-01PP-272245)  
 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

**ORANGE COUNTY**

on March 13, 2026, in Civil Case No. 2025-CA-009796-O, pending in the Circuit Court in Orange County, Florida.  
 Jasmin Hernandez (FLBN: 1044494)  
 Michael E. Carleton (FLBN: 1007924)  
 Jordan A. Zeppetello (FLBN: 1049568)  
 Craig P. Rogers (FLBN: 352128)  
 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: JHernandez@manleydeas.com  
 Attorney for Plaintiff  
 11080-1032846

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Palm Financial Services, LLC  
 Plaintiff,  
 vs.  
 Edgar Iram Vasser, et al.  
 Defendants. Case No.: 2025-CA-010256-O  
 Division: 34  
 Judge Tanya Davis Wilson

NOTICE OF SALE  
 Notice is hereby given that on May 19, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:  
 An undivided 0.2085% interest in Unit 24 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration") (Contract No.: 48930.0)  
 Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.  
 The sale is being held pursuant to the Final Judgment of Foreclosure, entered on March 23, 2026, in Civil Case No. 2025-CA-010256-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-JAZppetello@mdklegal.com  
 Attorney for Plaintiff  
 11080-1032967

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Vistana Cascades Condominium Association, Inc., a Florida Corporation  
 Plaintiff,  
 vs.  
 Linda Anderson, as Trustee of the Georgia P. Watty Revocable Trust dated November 2, 2022, et al.  
 Defendants. Case No.: 2025-CA-011320-O  
 Division: 40  
 Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) I  
 Notice is hereby given that on May 19, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:  
 Unit Week 48 in Unit 2116, an Even Biennial Unit Week, Vistana Cascades Condominium, together with all appurtenances thereto, according and subject to the Declaration of Condominium of Vistana Cascades Condominium, as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida, and all amendments thereof and supplements thereto, if any ("Declaration") (Contract No.: 2116-48EO-044393)  
 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 March 26, 2026, in Civil Case No. 2025-CA-011320-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-JAZppetello@mdklegal.com  
 Attorney for Plaintiff  
 11080-1032895

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Amelia Resort Condominium Association, Inc., a Florida Corporation  
 Plaintiff,  
 vs.  
 Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Donna Maria Parisi, deceased, et al.  
 Defendants. Case No.: 2026-CA-001248-O  
 Division:

PUBLISH 2 CONSECUTIVE WEEKS  
 NOTICE OF ACTION AS TO COUNT(S) III,IV AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES,

**ORANGE COUNTY**

LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANTHONY J. POLITO, DECEASED, CHRIS POULOS, AS POTENTIAL HEIR TO ANTHONY J. POLITO, LINDA POLITO, AS POTENTIAL HEIR TO ANTHONY J. POLITO, ROSEANN MACLACHLAN, AS POTENTIAL HEIR TO ANTHONY J. POLITO, ANTHONY POLITO, AS POTENTIAL HEIR TO ANTHONY J. POLITO AND ANGELA LONDERGAN, AS POTENTIAL HEIR TO ANTHONY J. POLITO

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANTHONY J. POLITO, DECEASED  
 23 CRENSHAW DRIVE  
 FLANDERS, NJ 07836-9283  
 UNITED STATES OF AMERICA  
 CHRIS POULOS, AS POTENTIAL HEIR TO ANTHONY J. POLITO  
 23 CRENSHAW DRIVE  
 FLANDERS, NJ 07836-9283  
 UNITED STATES OF AMERICA  
 ROSEANN MACLACHLAN, AS POTENTIAL HEIR TO ANTHONY J. POLITO  
 23 CRENSHAW DRIVE  
 FLANDERS, NJ 07836  
 UNITED STATES OF AMERICA  
 ANTHONY POLITO, AS POTENTIAL HEIR TO ANTHONY J. POLITO  
 5 WHITE MEADOW ROAD  
 ROCKAWAY, NJ 07866  
 UNITED STATES OF AMERICA  
 ANGELA LONDERGAN, AS POTENTIAL HEIR TO ANTHONY J. POLITO  
 5 PARTRIDGE COURT  
 PARSIPPANY, NJ 07054  
 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, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANTHONY J. POLITO, DECEASED, CHRIS POULOS, AS POTENTIAL HEIR TO ANTHONY J. POLITO, LINDA POLITO, AS POTENTIAL HEIR TO ANTHONY J. POLITO, ROSEANN MACLACHLAN, AS POTENTIAL HEIR TO ANTHONY J. POLITO, ANTHONY POLITO, AS POTENTIAL HEIR TO ANTHONY J. POLITO AND ANGELA LONDERGAN, AS POTENTIAL HEIR TO ANTHONY J. POLITO, and all parties having or claiming to have any right, title or interest in the property herein described;  
 YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:  
 Unit Week 31, in Unit 29106, an Annual 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")  
 Contract No.: 29106-31A-411933  
 Unit Week 25, in Unit 29305, an Annual 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")  
 Contract No.: 29305-25A-411933  
 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 16 day of March, 2026.  
 TIFFANY MOORE RUSSELL  
 CLERK OF THE CIRCUIT COURT  
 ORANGE COUNTY, FLORIDA  
 By: /s/ Yamina Azizi  
 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  
 11080-1032975

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 Simone M. Madiera, deceased, et al.  
 Defendants. Case No.: 2026-CA-001590-O  
 Division: 36  
 Judge Kevin B. Weiss

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 Simone M. Madiera, deceased, et al.  
 Defendants. Case No.: 2026-CA-001590-O  
 Division: 36  
 Judge Kevin B. Weiss

PUBLISH 2 CONSECUTIVE WEEKS  
 NOTICE OF ACTION AGAINST

**ORANGE COUNTY**

DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SIMONE M. MADIERA, DECEASED AND BRUNA MADEIRA BIZ, AS POTENTIAL HEIR TO SIMONE M. MADIERA

TO:  
 ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SIMONE M. MADIERA, DECEASED  
 29 FOREST ST  
 FITCHBURG, MA 01420-5587  
 UNITED STATES OF AMERICA  
 BRUNA MADEIRA BIZ, AS POTENTIAL HEIR TO SIMONE M. MADIERA  
 29 FOREST ST  
 FITCHBURG, MA 01420-5587  
 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, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SIMONE M. MADIERA, DECEASED AND BRUNA MADEIRA BIZ, AS POTENTIAL HEIR TO SIMONE M. MADIERA, 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 0.0890% interest in Unit 9H of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.  
 Contract No.: 7083653.1  
 has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. 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 March, 2026.  
 TIFFANY MOORE RUSSELL  
 CLERK OF THE CIRCUIT COURT  
 ORANGE COUNTY, FLORIDA  
 By: Takianna 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  
 11080-1032807

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
 Palm Financial Services, LLC  
 Plaintiff,  
 vs.  
 Dachia Crawford, et al.  
 Defendants. Case No.: 2026-CA-001965-O  
 Division: 39  
 Judge Michael Deen

PUBLISH 2 CONSECUTIVE WEEKS  
 NOTICE OF ACTION AGAINST  
 DEFENDANT DACHIA CRAWFORD  
 TO:  
 DACHIA CRAWFORD  
 3804 85TH ST  
 CHICAGO, IL 60652-3737  
 UNITED STATES OF AMERICA  
 and all parties claiming interest by, through, under or against Defendant(s) DACHIA CRAWFORD, 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 0.4911% interest in Unit 18 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.: 8006042.0  
 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 23rd day of March, 2026.  
 TIFFANY MOORE RUSSELL  
 CLERK OF THE CIRCUIT COURT  
 ORANGE COUNTY, FLORIDA  
 By: /s/ Takianna 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

**ORANGE COUNTY**

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  
 11080-1032723

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE  
 FILE NO.: 24-022788  
 PALM FINANCIAL SERVICES, LLC,  
 Lienholder,  
 vs.  
 GREGORY THOMAS LAMBRECHT  
 Obligor(s)

TRUSTEE'S NOTICE OF SALE  
 TO: Gregory Thomas Lambrecht, 1914 13 5/8 Ave, Cameron, WI 54822  
 Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:  
 An undivided 0.4604% interest in Unit 111B 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 July 24, 2024 as Document No. 20240426179 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 \$1.02 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 \$3,249.00.  
 The Obligor has the right to cure this default and any junior interest holder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,249.00. 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.

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  
 11080-1032748

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A - Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Owners' Association, Inc., a Florida corporation not-for-profit for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 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 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: Octavian D. Franciuc, 28820 JOY RD, Livonia, MI 48150 and Daniela Franciuc, 28820 JOY RD, Livonia, MI 48150; VOI: 50-12696; TYPE: Annual; POINTS: 1000; TOTAL: \$0.00; PER DIEM: \$0.73; NOTICE DATE: March 24, 2026 File Numbers: 25-013414 MDK-86452

NOTICE OF DEFAULT AND INTENT

(Continued on next page)



**ORANGE COUNTY**

with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$13,099.17.

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 \$13,099.17. 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 interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1032760

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-027604

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. LUIS CARABALLO, ANGIE CARABALLO Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Luis Caraballo, 223 S 7TH ST, FL 2, Elizabeth, NJ 07202-3844

Angie Caraballo, 223 S 7TH ST, FL 2, Elizabeth, NJ 07202-3844

Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.2967% interest in Unit 5A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 23, 2020 as Document No. 20200182705 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$12,712.29, together with interest accruing on the principal amount due at a per diem of \$6.27, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$15,468.75.

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 \$15,468.75. 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 11080-1032736

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-027611

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. CATARINO RODRIGUEZ Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Catarino Rodriguez, 14718 MERIDIAN DR SE, Lynnwood, WA 98087-6735

Notice is hereby given that on April 30, 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 0.1268% interest in Unit 81 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

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 December 3, 2021 as Document No. 20210738932 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,640.14, together with interest accruing on the principal amount due at a per diem of \$3.96, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,627.98.

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 \$11,627.98. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

**ORANGE COUNTY**

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 11080-1032761

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-027612

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. DONALD E. GORDNER JR, AMBRA L. GORDNER Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Donald E. Gordner Jr, 130 Stryker Ave, Montgomery, PA 17752-8527

Ambra L. Gordner, 9019 Sailing Dr, Humble, TX 77346

Notice is hereby given that on April 30, 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 0.2535% interest in Unit 39 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded April 14, 2016 as Document No. 20160188219 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$3,083.27, together with interest accruing on the principal amount due at a per diem of \$1.48, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$4,356.89.

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 \$4,356.89. 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 11080-1032742

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-027613

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. CATARINO RODRIGUEZ Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Catarino Rodriguez, 14718 MERIDIAN DR SE, Lynnwood, WA 98087-6735

Notice is hereby given that on April 30, 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 0.2535% interest in Unit 83 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded August 10, 2017 as Document No. 20170442401 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,179.58, together with interest accruing on the principal amount due at a per diem of \$3.54, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,056.34.

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 \$9,056.34. 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

**ORANGE COUNTY**

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 11080-1032762

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-027615

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. JANETTE L. ROGERS-BOOTH, PAUL M. BOOTH Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Janette L. Rogers-booth, 1066 Saint Andrews Dr, El Dorado Hills, CA 95762-5383

Paul M. Booth, 1066 Saint Andrews Dr, El Dorado Hills, CA 95762-5383

Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.5192% interest in Unit 10A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 6, 2022 as Document No. 20220541658 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$41,574.62, together with interest accruing on the principal amount due at a per diem of \$13.67, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$46,978.14.

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 \$46,978.14. 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 11080-1032753

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-027617

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. CARIE A. HAMM, GARY E. HAMM JR Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Carie A. Hamm, PO BOX 159, East Bank, WV 25067-0159

Gary E. Hamm Jr, PO BOX 159, East Bank, WV 25067-0159

Notice is hereby given that on April 30, 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 0.2073% interest in Unit 9 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 September 28, 2017 as Document No. 20170532331 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$8,398.52, together with interest accruing on the principal amount due at a per diem of \$4.14, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$10,502.78.

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 \$10,502.78. 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 11080-1032744

**ORANGE COUNTY**

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028814

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. JOSEPH A CLARK, GARY M OBRILL Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Joseph A. Clark, 145 CLOVER HILL LN, North Barrington, IL 60010-2187

Gary M. Obrill, 1102 POPLAR CT, Lake Zurich, IL 60047-2258

Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 1.1091% interest in Unit 8H of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 20, 2022 as Document No. 20220444796 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$59,618.41, together with interest accruing on the principal amount due at a per diem of \$19.60, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$66,362.03.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$66,362.03. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1032738

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028815

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. MARIE K. MORALES, JAMES J. MORALES Obligor(s)

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028816

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. TIMOTHY LEE STEIN, JENNIFER RASHELL STEIN Obligor(s)

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028817

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. MARIE K. MORALES, JAMES J. MORALES Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Marie K. Morales, 39 Pappagallo Pt, Aliso Viejo, CA 92656-1377

James J. Morales, 20 Calle Del Mar, Rancho Santo Margarita, CA 92688

Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 27, 2022 as Document No. 20220396810 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$21,034.23, together with interest accruing on the principal amount due at a per diem of \$8.64, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$24,471.85.

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 \$24,471.85. 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 11080-1032752

**ORANGE COUNTY**

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028816

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. SARAH REECE, JAMISON REECE Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Sarah Reece, 228 Barton Ave, Belchertown, MA 01007-9778

Jamison Reece, 228 Barton Ave, Belchertown, MA 01007-9778

Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.5545% interest in Unit 9B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 1, 2022 as Document No. 20220341329 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$38,186.45, together with interest accruing on the principal amount due at a per diem of \$18.83, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$44,720.01.

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 \$44,720.01. 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 11080-1032763

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028817

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. TIMOTHY LEE STEIN, JENNIFER RASHELL STEIN Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Timothy Lee Stein, 574 E 15th St, Lafayette, OR 97127-9221

Jennifer Rashell Stein, 574 E 15th St, Lafayette, OR 97127-9221

Notice is hereby given that on April 30, 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 0.0550% interest in Unit 34 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 18, 2021 as Document No. 20210712216 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,751.47, together with interest accruing on the principal amount due at a per diem of \$2.44, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,095.27.

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 \$9,095.27. 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

**ORANGE COUNTY**

CHRISTIAN A. NORDMANN, BENJAMIN T. NORDMANN  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Christian A. Nordmann, 893 Monmouth Rd, Cream Ridge, NJ 08514-2345

Benjamin T. Nordmann, 893 Monmouth Rd, Cream Ridge, NJ 08514-2345  
Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 9, 2024 as Document No. 20240523536 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$18,392.17, together with interest accruing on the principal amount due at a per diem of \$8.82, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$21,899.65.

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 \$21,899.65. 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  
11080-1032750

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028822  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
HANNAH ROSE ALLEN  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Hannah Rose Allen, 103 Saint Simons Ave, Saint Simons Island, GA 31522-2616  
Notice is hereby given that on April 30, 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 0.0326% interest in Unit 88A of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded February 7, 2025 as Document No. 20250073772 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$10,447.89, together with interest accruing on the principal amount due at a per diem of \$5.01, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12,794.57.

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 \$12,794.57. 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  
11080-1032734

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028824  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
REBECCA L. CARR  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Rebecca L. Carr, P.O. Box 1938, Picayune, MS 39466  
Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The

**ORANGE COUNTY**

Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded August 9, 2019 as Document No. 20190495425 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$17,735.73, together with interest accruing on the principal amount due at a per diem of \$4.85, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$20,744.17.

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 \$20,744.17. 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 interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1032737

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028828  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
COLBY D. CALLERY  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Colby D. Callery, 20 FRANCIS ST, Dracut, MA 01826-3004

Notice is hereby given that on April 30, 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 52 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 November 9, 2016 as Document No. 20160586045 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$1,966.60, together with interest accruing on the principal amount due at a per diem of \$0.62, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$2,887.52.

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 \$2,887.52. 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  
11080-1032735

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028833  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
TAMMY W. WATERMAN, RANDALL W. WATERMAN  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Tammy W. Waterman, 5207 PENNY LN, Morganton, NC 28655-9833  
Randall W. Waterman, 5207 Penny Lane, Morganton, NC 28655

Notice is hereby given that on April 30, 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 0.2059% interest in Unit 15 of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of

**ORANGE COUNTY**

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 August 27, 2019 as Document No. 20190532125 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$10,227.47, together with interest accruing on the principal amount due at a per diem of \$3.22, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,807.76.

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 \$11,807.76. 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  
11080-1032766

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028835  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
BRETT EDWARD LANZ, TRACY LYNN LANZ  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Brett Edward Lanz, 10020 Casa Nueva St, Spring Valley, CA 91977-3102  
Tracy Lynn Lanz, 10020 Casa Nueva St, Spring Valley, CA 91977-3102

Notice is hereby given that on April 30, 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 0.3169% interest in Unit 84 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 January 29, 2018 as Document No. 20180056886 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,476.67, together with interest accruing on the principal amount due at a per diem of \$4.67, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,729.75.

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 \$11,729.75. 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  
11080-1032749

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028839  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
JESSICA E. KRCHMAR  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

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

Notice is hereby given that on April 30, 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 0.4827% interest in Unit 16A 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 January 15, 2019 as Document No. 20190029830 of

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the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$14,854.39, together with interest accruing on the principal amount due at a per diem of \$5.90, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$17,431.94.

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 \$17,431.94. 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  
11080-1032746

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028840  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
JESSICA E. KRCHMAR  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

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

Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 1, 2021 as Document No. 20210325978 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$15,944.14, together with interest accruing on the principal amount due at a per diem of \$3.93, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$17,900.91.

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 \$17,900.91. 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  
11080-1032747

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028843  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
DAWN MARIE JONES  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

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

Notice is hereby given that on April 30, 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 0.2059% interest in Unit 15 of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 17, 2019 as Document No. 20190371024 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$11,381.24, together with interest accruing on the principal amount due at a per diem of \$5.61, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$13,932.17.

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

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payable to the Lienholder in the amount of \$13,932.17. 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 interest.

Michael E. Carleton, Esq.  
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216  
Telephone: (407) 404-5266  
11080-1032745

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028844  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
MATTHEW R. SHIPPEY, MEAGAN M. SHIPPEY  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Matthew R. Shippey, 3907 Chartham lane, Pearland, TX 77584-4156

Meagan M. Shippey, 3907 Chartham Ln, Pearland, TX 77584-2512

Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 26, 2019 as Document No. 20190746894 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$20,905.60, together with interest accruing on the principal amount due at a per diem of \$7.16, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$23,270.52.

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 \$23,270.52. 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  
11080-1032755

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE**

FILE NO.: 25-028846  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
ROSA MARIA SINECIO RIOS, JOAQUIN TOMAS MURAT MACIAS  
Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

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

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

,Mexico  
Notice is hereby given that on April 30, 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 Wilderness Lodge will be offered for sale:

An undivided 1.4377% interest in Unit 19A 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 January 11, 2019 as Document No. 20190025195 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$45,362.56, together with interest accruing on the principal amount due at a per diem of \$15.54, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$51,342.54.

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 \$51,342.54. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

(Continued on next page)

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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 11080-1032768

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028853

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. ALMA CRUZ GOMEZ Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Alma Cruz Gomez, PATRICIO SANZ 1527, COLONIA TLACOQUEMecatL, Mexico City, Mexico, 03200, Mexico Notice is hereby given that on April 30, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.3069% interest in Unit 95B 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 make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 25, 2019 as Document No. 20190177220 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$4,335.44, together with interest accruing on the principal amount due at a per diem of \$1.48, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$5,544.64.

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 \$5,544.64. 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 11080-1032740

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-028854

PALM FINANCIAL SERVICES, LLC, Lienholder,

vs. ALMA CRUZ GOMEZ Obligor(s)

**TRUSTEE'S NOTICE OF SALE**

TO: Alma Cruz Gomez, PATRICIO SANZ 1527, COLONIA TLACOQUEMecatL, Mexico City, Mexico, 03200, Mexico Notice is hereby given that on April 30, 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 0.0934% interest in Unit 36 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 29, 2017 as Document No. 20170648683 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$8,828.03, together with interest accruing on the principal amount due at a per diem of \$3.02, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$10,527.93.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$10,527.93. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq., as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1032739

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: Jesus Lopez Lozano, 10900 KUHLMAN RD, SE #24, Olympia, WA 98513; VOI: 50-20324; TYPE: Even Year Biennial; POINTS: 660; TOTAL: \$12,512.19; PER DIEM: \$4.66; NOTICE DATE: March 24, 2026 File Numbers: 26-000566 MDK-86456

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: Jesus Lopez Lozano, 10900 KUHLMAN RD, SE #24, Olympia, WA 98513; VOI: 50-20324; TYPE: Even Year Biennial; POINTS: 660; TOTAL: \$0.00; PER DIEM: \$4.66; NOTICE DATE: March 24, 2026 File Numbers: 26-000566 MDK-86462

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

**ORANGE COUNTY**

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: Karen J. Mcpherson, PO BOX 205, New Hampton, NY 10958-0205; VOI: 214276-01; TYPE: Odd Biennial; POINTS: 67100; TOTAL: \$2,153.50; PER DIEM: \$0.56; NOTICE DATE: March 26, 2026 OBLIGOR: Rodney Clemons, 10460 ALLISON AVE, Hastings, FL 32145-8842 and Natesha L. Clemons, 10460 ALLISON AVE, Hastings, FL 32145-8842; VOI: 217665-01; TYPE: Odd Biennial; POINTS: 51700; TOTAL: \$3,289.40; PER DIEM: \$0.91; NOTICE DATE: March 26, 2026 OBLIGOR: Samuel Emanuel Marshall, 1481 NW 194TH ST, Miami, FL 33169-3450; VOI: 226963-01; TYPE: Odd Biennial; POINTS: 51700; TOTAL: \$4,159.72; PER DIEM: \$1.22; NOTICE DATE: March 26, 2026 OBLIGOR: Melvin Terry, 4815 SAINT CHARLES RD, Bellwood, IL 60104-1037 and Lori A. Terry, 4815 ST CHARLES RD, Bellwood, IL 60104; VOI: 229362-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$3,769.82; PER DIEM: \$1.10; NOTICE DATE: March 26, 2026 OBLIGOR: Howard James Gillis, 1000 E JOPPA RD, APT 106, Towson, MD 21286; VOI: 254798-01; TYPE: Annual; POINTS: 112000; TOTAL: \$19,505.25; PER DIEM: \$5.39; NOTICE DATE: March 26, 2026 File Numbers: 26-000676, 25-029466, 25-029467, 25-029468, 26-000686 MDK-86463

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: Karen J. Mcpherson, PO BOX 205, New Hampton, NY 10958-0205; VOI: 214276-01; TYPE: Odd Biennial; POINTS: 67100; TOTAL: \$0.00; PER DIEM: \$0.56; NOTICE DATE: March 26, 2026 OBLIGOR: Rodney Clemons, 10460 ALLISON AVE, Hastings, FL 32145-8842 and Natesha L. Clemons, 10460 ALLISON AVE, Hastings, FL 32145-8842; VOI: 217665-01; TYPE: Odd Biennial; POINTS: 51700; TOTAL: \$0.00; PER DIEM: \$0.91; NOTICE DATE: March 26, 2026 OBLIGOR: Samuel Emanuel Marshall, 1481 NW 194TH ST, Miami, FL 33169-3450; VOI: 226963-01; TYPE: Odd Biennial; POINTS: 51700; TOTAL: \$0.00; PER DIEM: \$1.22; NOTICE DATE: March 26, 2026 OBLIGOR: Melvin Terry, 4815 SAINT CHARLES RD, Bellwood, IL 60104-1037 and Lori A. Terry, 4815 ST CHARLES RD, Bellwood, IL 60104; VOI: 229362-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$0.00; PER DIEM: \$1.10; NOTICE DATE: March 26, 2026 OBLIGOR: Howard James Gillis, 1000 E JOPPA RD, APT 106, Towson, MD 21286; VOI: 254798-01; TYPE: Annual; POINTS: 112000; TOTAL: \$0.00; PER DIEM: \$5.39; NOTICE DATE: March 26, 2026 File Numbers: 26-000676, 25-029466, 25-029467, 25-029468, 26-000686 MDK-86458

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

**ORANGE COUNTY**

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: Anthony Galiano Jr., 115 KENNEDY LN, Berlin, NJ 08009-1182; VOI: 211199-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: \$0.00; PER DIEM: \$0.65; NOTICE DATE: March 26, 2026 OBLIGOR: Elizabeth Kolver, P.O. BOX 42553 HEUWELSIG 33 VISAREND VALLEY, WOODLAND HILLS, Bloemfontein 9323 South Africa; VOI: 229854-01; TYPE: Annual; POINTS: 30500; TOTAL: \$0.00; PER DIEM: \$0.99; NOTICE DATE: March 26, 2026 OBLIGOR: Maria C. Mason, 51 NAVAJO RD, Springfield, MA 01109 and Kevin D. Mason Sr., 51 NAVAJO RD, Springfield, MA 01109-1545; VOI: 240004-01; TYPE: Annual; POINTS: 148100; TOTAL: \$0.00; PER DIEM: \$11.04; NOTICE DATE: March 26, 2026 OBLIGOR: Bryan Douglas Coin, 3943 N 44TH PL, Phoenix, AZ 85018 and Shannon Ann Coin, 2611 North 48th St, Unit 9, Phoenix, AZ 85008; VOI: 244044-01, 244044-02; TYPE: Annual, Annual; POINTS: 81000, 67100; TOTAL: \$18,335.86; PER DIEM: \$5.42; NOTICE DATE: March 26, 2026 OBLIGOR: Jessica Griselle Portalatin Martinez, CARRETERA 682 K M5 1 BO GARROCHALES, Arcibio, PR 00612 Puerto Rico and Luis Daniel Sanchez Betancourt, CARR 682 K M5 1 BO GARROCHALES, Garrochales, PR 00612 Puerto Rico; VOI: 325782-01; TYPE: Annual; POINTS: 25800; TOTAL: \$4.89; NOTICE DATE: March 26, 2026 File Numbers: 26-000674, 26-000677, 26-000681, 26-000683, 26-000680 MDK-86460

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: Anthony Galiano Jr., 115 KENNEDY LN, Berlin, NJ 08009-1182; VOI: 211199-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: \$2,494.86; PER DIEM: \$0.65; NOTICE DATE: March 26, 2026 OBLIGOR: Elizabeth Kolver, P.O. BOX 42553 HEUWELSIG 33 VISAREND VALLEY, WOODLAND HILLS, Bloemfontein 9323 South Africa; VOI: 229854-01; TYPE: Annual; POINTS: 30500; TOTAL: \$3,781.63; PER DIEM: \$0.99; NOTICE DATE: March 26, 2026 OBLIGOR: Maria C. Mason, 51 NAVAJO

**ORANGE COUNTY**

RD, Springfield, MA 01109 and Kevin D. Mason Sr., 51 NAVAJO RD, Springfield, MA 01109-1545; VOI: 240004-01; TYPE: Annual; POINTS: 148100; TOTAL: \$37,059.26; PER DIEM: \$11.04; NOTICE DATE: March 26, 2026 OBLIGOR: Bryan Douglas Coin, 3943 N 44TH PL, Phoenix, AZ 85018 and Shannon Ann Coin, 2611 North 48th St, Unit 9, Phoenix, AZ 85008; VOI: 244044-01, 244044-02; TYPE: Annual, Annual; POINTS: 81000, 67100; TOTAL: \$18,335.86; PER DIEM: \$5.42; NOTICE DATE: March 26, 2026 OBLIGOR: Jessica Griselle Portalatin Martinez, CARRETERA 682 K M5 1 BO GARROCHALES, Arcibio, PR 00612 Puerto Rico and Luis Daniel Sanchez Betancourt, CARR 682 K M5 1 BO GARROCHALES, Garrochales, PR 00612 Puerto Rico; VOI: 325782-01; TYPE: Annual; POINTS: 25800; TOTAL: \$15,460.62; PER DIEM: \$4.89; NOTICE DATE: March 26, 2026 File Numbers: 26-000674, 26-000677, 26-000681, 26-000683, 26-000800 MDK-86457

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2025-CA-012756-O LAKEVIEW LOAN SERVICING, LLC PLAINTIFF, VS. MARIA LUGO AND SANDY A. LUGO, ET AL., DEFENDANT(S). NOTICE OF ACTION TO: Maria Lugo Last Known Address: 11501 Chestfield Ct Orlando FL 32837 Current Residence: UNKNOWN TO: Unknown spouse of Sandy A. Lugo Last Known Address: 5223 Ashwood PL Orlando FL 32824 Current Residence: UNKNOWN TO: Unknown spouse of Maria Lugo Last Known Address: 11501 Chestfield Ct Orlando FL 32837 Current Residence: UNKNOWN TO: Sandy A. Lugo Last Known Address: 5223 Ashwood PL Orlando FL 32824 Current Residence: UNKNOWN YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 414, WETHERBEE LAKES SUBDIVISION PHASE IV, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 58, PAGE(S) 37 THROUGH 40, INCLUSIVE, 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 MILLER, GEORGE & SUGGS, PLLC, Attorney for Plaintiff, whose address is 600 West Hillsboro Boulevard, Suite 600, Deerfield Beach, FL 33441, on or before 30 days from the first publication, within or before a date at least thirty (30) days after the first publication of this Notice in the La Gaceta Publishing, Inc, P.O Box 5536, Tampa, FL 33675 and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint

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

WITNESS my hand and the seal of this Court this 6th day of March, 2026.

TIFFANY M. RUSSELL

As Clerk of Court By: Yamina Azizi As Deputy Clerk Publish: La Gaceta Publishing, Inc, P.O Box 5536, Tampa, FL 33675 11080-1032341

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA. CASE NO. 2025-CA-003658-O PHH MORTGAGE CORPORATION, PLAINTIFF,

VS. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LOUIS J. RUSSO A/K/A LOUIS JACK RUSSO A/K/A LOUIS RUSSO, ET AL. DEFENDANT(S).

NOTICE OF FORECLOSURE SALE NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated March 19, 2026 in the above action, the Orange County Clerk of Court will sell to the highest bidder for cash at Orange, Florida, on April 21, 2026, at 11:00 AM, at www.myorangeclerk.realforeclose.com in accordance with Chapter 45, Florida Statutes for the following described property:

"LOT 291, MONTEPELLIER VILLAGE PHASE I, WILLIAMSBURG AT ORANGWOOD, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGES 41, 42 AND 43 OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA."

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

Tromberg, Miller, Morris & Partners, PLLC Attorney for Plaintiff 600 West Hillsboro Boulevard Suite 600 Deerfield Beach, FL 33441 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/Tiffany Hamilton, Esq. Tiffany Hamilton, Esq. FBN:1058051

If you are a person with a disability who needs any accommodation in order to

(Continued on next page)

**ORANGE COUNTY**

participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator Orange County, Human Resources at 407-836-2303, fax 407-836-2204 or at ctadm2@ocnjcc.org, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, FL 32810 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.  
11080-1032491

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Michael E. Carleton, as Foreclosure Trustee for Palm Financial Services, LLC. Plaintiff,  
vs.  
Alan Herrera Padilla, et al.  
Defendants. Case No.: 2025-CC-027167-O  
Division: 81  
Judge Adam McGinnis

PUBLISH 4 CONSECUTIVE WEEKS NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT ALAN HERRERA PADILLA AND AMERICA URIBE REYNOSO  
To:  
ALAN HERRERA PADILLA  
1339 ST TROPEZ CIRCLE  
APARTMENT 302  
WESTON, FL 33326  
UNITED STATES OF AMERICA  
AMERICA URIBE REYNOSO  
4235 AZURITE STREET  
CUMMING, GA 30040  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) ALAN HERRERA PADILLA AND AMERICA URIBE REYNOSO, 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 0.1067% interest in Unit 2E 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.: 13001786.0  
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 19 day of March, 2026.  
TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: Naline S. 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  
11080-1032600

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 Robert C. Kupon, deceased, et al.  
Defendants. Case No.: 2026-CA-000245-O  
Division: 39  
Judge Michael Deen

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 ROBERT C. KUPON, DECEASED, AUSTIN KUPON, AS POTENTIAL HEIR TO ROBERT C. KUPON AND KASEY SMITH, AS POTENTIAL HEIR TO ROBERT C. KUPON  
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 ROBERT C. KUPON, DECEASED, AUSTIN KUPON, AS POTENTIAL HEIR TO ROBERT C. KUPON AND KASEY SMITH, AS POTENTIAL HEIR TO ROBERT C. KUPON  
Defendants. Case No.: 2026-CA-000922-O  
Division: 34  
Judge Diana Fournier

**ORANGE COUNTY**

UNITED STATES OF AMERICA  
KASEY SMITH, AS POTENTIAL HEIR TO ROBERT C. KUPON  
992 MARTINGALE DRIVE  
BARTLETT, IL 60103  
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 ROBERT C. KUPON, DECEASED, AUSTIN KUPON, AS POTENTIAL HEIR TO ROBERT C. KUPON AND KASEY SMITH, AS POTENTIAL HEIR TO ROBERT C. KUPON, 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 0.0169% 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')  
Contract No.: 9018045.1  
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. 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 12 day of MARCH, 2026.  
TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ BRIAN WILLIAMS  
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  
11080-1032185

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 James H. Trout, deceased, et al.  
Defendants. Case No.: 2026-CA-000282-O  
Division: 34  
Judge Tanya Davis Wilson

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 JAMES H. TROUT, DECEASED, MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT AND AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
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 JAMES H. TROUT, DECEASED, MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT AND AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, and all parties having or claiming to have any right, title or interest in the property herein described;  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
C/O GUARDIAN  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
C/O GUARDIAN  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
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 JAMES H. TROUT, DECEASED, MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT AND AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, and all parties having or claiming to have any right, title or interest in the property herein described;

**ORANGE COUNTY**

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:  
An undivided 0.0084% 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')  
Contract No.: 13005335.1  
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. 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 11 day of MARCH, 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  
11080-1032241

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 Michael D. Furgeson, deceased, et al.  
Defendants. Case No.: 2026-CA-000559-O  
Division:  
Judge Diego M. Madrigal III

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) II,III AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANN L. HABENICHT, DECEASED AND ELLEN MYERS-GOULD, AS POTENTIAL HEIR TO ANN L. HABENICHT  
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 ANN L. HABENICHT, DECEASED  
8760 CANDLESTICK LN  
HUBER HEIGHTS, OH 45424-7008  
UNITED STATES OF AMERICA  
ELLEN MYERS-GOULD, AS POTENTIAL HEIR TO ANN L. HABENICHT  
411 WALNUT ST. UNIT 13226  
GREEN COVE SPRINGS, FL 13226  
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 ANN L. HABENICHT, DECEASED AND ELLEN MYERS-GOULD, AS POTENTIAL HEIR TO ANN L. HABENICHT, 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 0.0383% interest in Unit 25 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')  
Contract No.: 2051.1  
An undivided 0.1924% interest in Unit 13 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')  
Contract No.: 2051.0  
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 10th day of March, 2026.  
TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ Rasheda Thomas

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  
11080-1032306

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Vistana Lakes Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.  
Diana Fournier, et al.  
Defendants. Case No.: 2026-CA-000922-O  
Division: 34

**ORANGE COUNTY**

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  
11080-1032318

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 Michael D. Furgeson, deceased, et al.  
Defendants. Case No.: 2026-CA-000559-O  
Division:  
Judge Diego M. Madrigal III

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) IV AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARY A. KEANE, DECEASED, FRANCIS D. KEANE, AS POTENTIAL HEIR TO MARY A. KEANE AND ANNIE KEANE, AS POTENTIAL HEIR TO MARY A. KEANE  
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 MARY A. KEANE, DECEASED  
49 BELTRAN ST  
MALDEN, MA 02148-2503  
UNITED STATES OF AMERICA  
FRANCIS D. KEANE, AS POTENTIAL HEIR TO MARY A. KEANE  
635 BAY ROAD  
BROOKLIN, ME 04616  
UNITED STATES OF AMERICA  
ANNIE KEANE, AS POTENTIAL HEIR TO MARY A. KEANE  
371 WESTERN AVENUE  
GLOUCESTER, MA 01930  
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 MARY A. KEANE, DECEASED AND CESAR BIZ, AS POTENTIAL HEIR TO SIMONE M. MADEIRA, DECEASED

49 BELTRAN ST  
MALDEN, MA 02148-2503  
UNITED STATES OF AMERICA  
FRANCIS D. KEANE, AS POTENTIAL HEIR TO MARY A. KEANE  
635 BAY ROAD  
BROOKLIN, ME 04616  
UNITED STATES OF AMERICA  
ANNIE KEANE, AS POTENTIAL HEIR TO MARY A. KEANE  
371 WESTERN AVENUE  
GLOUCESTER, MA 01930  
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 MARY A. KEANE, DECEASED AND CESAR BIZ, AS POTENTIAL HEIR TO SIMONE M. MADEIRA, DECEASED  
29 FOREST ST  
FITCHBURG, MA 01420-5587  
UNITED STATES OF AMERICA  
CESAR BIZ, AS POTENTIAL HEIR TO SIMONE M. MADEIRA  
29 FOREST ST  
FITCHBURG, MA 01420-5587  
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 SIMONE M. MADEIRA, DECEASED AND CESAR BIZ, AS POTENTIAL HEIR TO SIMONE M. MADEIRA, 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 0.1027% interest in Unit 18 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')  
Contract No.: 4215.0  
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 11th day of March, 2026.  
TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ Brian Williams  
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  
11080-1032306

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA  
Vistana Lakes Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.  
Diana Fournier, et al.  
Defendants. Case No.: 2026-CA-000922-O  
Division: 34

**ORANGE COUNTY**

Judge Tanya Davis Wilson  
PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT DIANA FOURNIER  
To:  
DIANA FOURNIER  
52 FELLOWS ST  
SOUTH PORTLAND, ME 04106-3310  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through, under or against Defendant(s) DIANA FOURNIER, and all parties having or claiming to have any right, title or interest in the property herein described;  
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:  
Unit Week 47, in Unit 1806, an Even Biennial Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration')  
Contract No.: 1806-47E-816039  
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 10 day of MARCH, 2026.  
TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ RASHEDA THOMAS  
Deputy Clerk

NOTICE TO PERSONS WITH DISABILITIES  
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
FOR PUBLICATION - RETURN TO COPY:  
THE MANLEY LAW FIRM LLC  
11080-1032221

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) VI,VII AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SIMONE M. MADEIRA, DECEASED AND CESAR BIZ, AS POTENTIAL HEIR TO SIMONE M. MADEIRA  
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 SIMONE M. MADEIRA, DECEASED AND CESAR BIZ, AS POTENTIAL HEIR TO SIMONE M. MADEIRA, 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 28D 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.: 7085189.0  
An undivided 0.3370% interest in Unit 101B 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.: 7083653.0  
has been filed against you; and you

(Continued on next page)

**ORANGE COUNTY**

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 11th day of March, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: Rasheda Thomas  
Deputy Clerk  
NOTICE TO PERSONS WITH  
DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC  
11080-1032316

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.: 2026-CA-000971-O

Division: 33  
Judge Patricia L. Strowbridge

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

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 MARIE P. REEVE, DECEASED AND MICHAEL REEVE, AS POTENTIAL HEIR TO MARIE P. REEVE

14281 CEMETERY RD  
FORT MYERS, FL 33905-7340  
UNITED STATES OF AMERICA  
MICHAEL REEVE, AS POTENTIAL HEIR TO MARIE P. REEVE  
14281 CEMETERY RD  
FORT MYERS, FL 33905-7430

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 MARIE P. REEVE, DECEASED AND MICHAEL REEVE, AS POTENTIAL HEIR TO MARIE P. REEVE, 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 0.2846% interest in Unit 34A 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.: 20590.2 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 10th day of March, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ Nalinae 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  
11080-1032311

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

FLORIDA  
Amelia Resort Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.  
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Donna Maria Parisi, deceased, et al.  
Defendants. Case No.: 2026-CA-001248-O  
Division: 39  
Judge Michael Deen

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 MARY P. MAWNAKAMARY

**ORANGE COUNTY**

FLORIDA  
Amelia Resort Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.

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

Defendants. Case No.: 2026-CA-001248-O  
Division: 39  
Judge Michael Deen

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) I,VI 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 DONNA MARIA PARISI, DECEASED AND ROBERT T. BONGARZONE, AS POTENTIAL HEIR TO DONNA MARIA PARISI

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 DONNA MARIA PARISI, DECEASED AND ROBERT T. BONGARZONE, AS POTENTIAL HEIR TO DONNA MARIA PARISI

1905 JOHN FRIES HIGHWAY  
QUAKERTOWN, PA 18951  
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 DONNA MARIA PARISI, DECEASED

4 WELWYN ROAD  
WAYNE, PA 19087  
UNITED STATES OF AMERICA  
ROBERT T. BONGARZONE, AS POTENTIAL HEIR TO DONNA MARIA PARISI

1905 JOHN FRIES HIGHWAY  
QUAKERTOWN, PA 18951  
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 DONNA MARIA PARISI, DECEASED AND ROBERT T. BONGARZONE, AS POTENTIAL HEIR TO DONNA MARIA PARISI, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: Unit Week 15, in Unit 27204, an Odd Biennial 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")

Contract No.: 272043-15OT-411885  
Unit Week 39, in Unit 27504, an Even Biennial 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")

Contract No.: 272043-39ET-411886 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 10th day of March, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ Rasheda Thomas  
Deputy Clerk  
NOTICE TO PERSONS WITH  
DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC  
11080-1032309

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

Amelia Resort Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.

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

Defendants. Case No.: 2026-CA-001248-O  
Division: 39  
Judge Michael Deen

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 MARY P. MAWNAKAMARY

**ORANGE COUNTY**

MAWN, DECEASED AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST THOMAS MAWN JR., 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 MARY P. MAWN AKA MARY MAWN, DECEASED  
ADMIN: MARY P MORRA  
189 SHELTER LANE  
LEVITTOWN, NY 11756  
UNITED STATES OF AMERICA

ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST THOMAS MAWN JR., DECEASED  
ADMIN: MARY P MORRA  
189 SHELTER LANE  
LEVITTOWN, NY 11756  
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 THOMAS MAWN JR., DECEASED

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 THOMAS MAWN JR., DECEASED

Unit Week 38, in Unit 27404, an Annual 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")

Contract No.: 274043-38AT-408770 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 12th day of March, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: Brian Williams  
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  
11080-1032308

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

Amelia Resort Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.  
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Donna Maria Parisi, deceased, et al.  
Defendants. Case No.: 2026-CA-001248-O  
Division: 39  
Judge Michael Deen

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 JAMES SCOTT, DECEASED, JAMES SCOTT, JR., AS POTENTIAL HEIR TO JAMES SCOTT AND MARK SCOTT, AS POTENTIAL HEIR TO JAMES SCOTT

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 JAMES SCOTT, DECEASED

5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
AIDEN TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
8400 NOOR DRIVE  
GRAND BLANC, MI 48439  
UNITED STATES OF AMERICA  
CARSON TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
4347 KNOLLWOOD DRIVE  
GRAND BLANC, MI 48439  
UNITED STATES OF AMERICA  
MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
C/O GUARDIAN  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
C/O GUARDIAN  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through,

5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
AIDEN TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
8400 NOOR DRIVE  
GRAND BLANC, MI 48439  
UNITED STATES OF AMERICA  
CARSON TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
4347 KNOLLWOOD DRIVE  
GRAND BLANC, MI 48439  
UNITED STATES OF AMERICA  
MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
C/O GUARDIAN  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
C/O GUARDIAN  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT  
5798 JAMAIL DR NE  
BELMONT, MI 49306-8868  
UNITED STATES OF AMERICA  
and all parties claiming interest by, through,

UNITED STATES OF AMERICA  
JAMES SCOTT, JR., AS POTENTIAL HEIR TO JAMES SCOTT  
413 WEST BROAD STREET  
M 22  
PAULSBORO, NJ 08066-1631  
UNITED STATES OF AMERICA  
MARK SCOTT, AS POTENTIAL HEIR TO JAMES SCOTT  
319 MORTON AVE  
PAULSBORO, NJ 08066-1631  
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 THOMAS MAWN JR., DECEASED, JAMES SCOTT, JR., AS POTENTIAL HEIR TO JAMES SCOTT AND MARK SCOTT, AS POTENTIAL HEIR TO JAMES SCOTT, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: Unit Week 17, in Unit 29505, an Annual 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")

Contract No.: 29505-17A-403075 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 11th day of March, 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  
11080-1032319

**ORANGE COUNTY**

UNITED STATES OF AMERICA  
JAMES SCOTT, JR., AS POTENTIAL HEIR TO JAMES SCOTT  
413 WEST BROAD STREET  
M 22  
PAULSBORO, NJ 08066-1631  
UNITED STATES OF AMERICA  
MARK SCOTT, AS POTENTIAL HEIR TO JAMES SCOTT  
319 MORTON AVE  
PAULSBORO, NJ 08066-1631  
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 THOMAS MAWN JR., DECEASED, JAMES SCOTT, JR., AS POTENTIAL HEIR TO JAMES SCOTT AND MARK SCOTT, AS POTENTIAL HEIR TO JAMES SCOTT, and all parties having or claiming to have any right, title or interest in the property herein described;

YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: Unit Week 17, in Unit 29505, an Annual 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")

Contract No.: 29505-17A-403075 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 11th day of March, 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  
11080-1032319

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 James H. Trout, deceased, et al.  
Defendants. Case No.: 2026-CA-001272-O  
Division: 40  
Judge John E. Jordan

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 JAMES H. TROUT, DECEASED, AIDEN TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, CARSON TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT AND AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT

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 JAMES H. TROUT, DECEASED, AIDEN TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, CARSON TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT AND AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT

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 FRANCISCO J. CHRISTLIEB MORALES, AKA JAVIER CHRISTLIEB M., DECEASED

ANA LORENA ZALDIVAR DE ROBLES, AKA A. L. Z. DE ROBLES  
XOLA 535 PISO 29 COL DEL VALLE  
CIUDAD DE MEXICO 03100  
MEXICO  
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 FRANCISCO J. CHRISTLIEB MORALES, AKA JAVIER CHRISTLIEB M., DECEASED  
AVENIDA DESIERTO DE LOS LEONES  
#4432 CASA 12  
CIUDAD DE MEXICO 01700  
MEXICO  
and all parties claiming interest by, through, under or against Defendant(s) ANA LORENA ZALDIVAR DE ROBLES, AKA A. L. Z. DE ROBLES AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST FRANCISCO J. CHRISTLIEB MORALES, AKA JAVIER CHRISTLIEB M., DECEASED

Contract No.: 266766-35EP-026849 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-

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 JAMES H. TROUT, DECEASED, AIDEN TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, CARSON TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT AND AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT

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 JAMES H. TROUT, DECEASED, AIDEN TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, CARSON TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT AND AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT

**ORANGE COUNTY**

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 JAMES H. TROUT, DECEASED, AIDEN TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, CARSON TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, MILANIA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, ALEXIS TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT AND AMANDA TROUT, AS POTENTIAL HEIR TO JAMES H. TROUT, 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 0.1423% interest in Unit 3C 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.: 13005335.0 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 12th day of March, 2026.

TIFFANY MOORE RUSSELL  
CLERK OF THE CIRCUIT COURT  
ORANGE COUNTY, FLORIDA  
By: /s/ Brian Williams  
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  
11080-1032304

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

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

Ana Lorena Zaldivar De Robles, AKA A. L. Z. De Robles, et al.

Defendants. Case No.: 2026-CA-001313-O

Division: 34  
Judge Tanya Davis Wilson

**ORANGE COUNTY**

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 12 day of MARCH, 2026.

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

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC  
11080-1032252

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY,  
FLORIDA  
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company  
Plaintiff,  
vs.  
Rudly Arnold Eisdan, et al.  
Defendants. Case No.: 2026-CA-001408-O  
Division: 36  
Judge Kevin B. Weiss

PUBLISH 2 CONSECUTIVE WEEKS  
NOTICE OF ACTION AGAINST  
DEFENDANT RUDLY ARNOLD EISDEN  
AND SANDRA GREGORIA CAMELIA  
TO:  
RUDLY ARNOLD EISDEN  
SERU GRANDI 109  
WILLEMSTAD  
CURAÇAO  
SANDRA GREGORIA CAMELIA  
SERU GRANDI 109  
WILLEMSTAD  
CURAÇAO

and all parties claiming interest by, through, under or against Defendant(s) RUDLY ARNOLD EISDEN AND SANDRA GREGORIA CAMELIA, and all parties having or claiming to have any right, title or interest in the property herein described; YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:  
VOI Number 325660-01, an Annual Type, Number of VOI Ownership Points 56300 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.  
Contract No.: 42-01-325660

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 11 day of MARCH, 2026.

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

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC  
11080-1032243

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,  
IN AND FOR ORANGE COUNTY,  
FLORIDA  
Vistana Cascades Condominium Association, Inc., a Florida Corporation  
Plaintiff,  
vs.  
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 Eileen Collins, deceased, et al.  
Defendants. Case No.: 2026-CA-001683-O  
Division: 39  
Judge Michael Deen

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

TO:  
ANY AND ALL UNKNOWN PARTIES  
WHO CLAIM AN INTEREST AS  
SPOUSE, HEIRS, DEVISEES,  
GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES,

Page 10/LA GACETA/Friday, April 3, 2026

**ORANGE COUNTY**

PERSONAL REPRESENTATIVES,  
ADMINISTRATORS OR AS OTHER  
CLAIMANTS, BY, THROUGH, UNDER  
OR AGAINST EILEEN COLLINS,  
DECEASED  
5910 QUEENS BLVD APT 15E  
WOODSIDE, NY 11377-7744  
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, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST EILEEN COLLINS, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;  
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:  
Unit Week 20, in Unit 2273, an Annual 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')  
Contract No.: 2273-20A-035973  
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 11 day of MARCH, 2026.

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

NOTICE TO PERSONS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

FOR PUBLICATION – RETURN TO COPY:

THE MANLEY LAW FIRM LLC  
11080-1032230

NONJUDICIAL PROCEEDING TO  
FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 25-001953  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
RYANN MARIE MUSSER  
Obligor

NOTICE OF DEFAULT AND INTENT TO  
FORECLOSE  
TO: Ryann Marie Musser  
1607 PINDER STREET, #237  
frederick, MD 21701  
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 0.6655% interest in Unit 8D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to 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 \$78,623.65, plus interest (calculated by multiplying \$21.99 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
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  
11080-1032405

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

**ORANGE COUNTY**

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. 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: 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: 220196-01; TYPE: Annual; POINTS: 67100; TOTAL: \$12,575.07; PER DIEM: \$4.37; NOTICE DATE: March 17, 2026 File Numbers: 25-006631 MDK-83466

NONJUDICIAL PROCEEDING TO  
FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 7088155.1  
FILE NO.: 25-009345  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
RYAN RICHARD BRADY; KATELYN  
ANN BRADY  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO  
FORECLOSE  
TO: Ryan Richard Brady  
14105 Ridgewater Way  
Charlotte, NC 28278-7020  
Katelyn Ann Brady  
14105 Ridgewater Way  
Charlotte, NC 28278-7020  
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 The Cabins at Disney's Fort Wilderness Resort described as:

VOI Number: 107088155001 assigned to The Cabins at Disney's Fort Wilderness Resort Use Plan ("Assigned Trust Use Plan"), according and subject to the Palmetto Trust Agreement, a memorandum of which is recorded as Document Number 20240005326 in the public Records of Orange County, Florida, and all amendments and supplements thereto ("Trust Agreement"), and according to and subject to the Trust Documents, as defined in the Trust Agreement, and all amendments and supplements 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 \$34,542.10, plus interest (calculated by multiplying \$8.60 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.  
Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
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  
11080-1032350

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 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

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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 (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: Ciro A. Portillo, AKA C. Alonso P., CALLE 50 NO 11C-60 QUINTO "LISBETH", Zulia Venezuela and Elizabeth Q. De Portillo, P.O. BOX 146 ENELVEN, Maracaibo 4001-A Venezuela and Carlos A. Portillo, AKA C. Alonzo P., P.O. BOX 146 ENELVEN, Maracaibo 4001-A Venezuela; WEEK: 5; UNIT: 2279; TYPE: Annual; TOTAL: \$3,726.14; PER DIEM: \$0.61; NOTICE DATE: March 17, 2026 File Numbers: 25-018623 MDK-83465

NONJUDICIAL PROCEEDING TO  
FORECLOSE CLAIM OF LIEN BY  
TRUSTEE  
FILE NO.: 25-019473  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
ROBERT A. CHALK, JR., AKA R. A.  
CHALK; LINDA E. CHALK, AKA L. E.  
CHALK  
Obligor

NOTICE OF DEFAULT AND INTENT TO  
FORECLOSE  
TO: Robert A. Chalk, Jr., AKA R. A. Chalk  
27 Ingledene Close  
Gosport, Hampshire PO123TY  
United Kingdom  
Linda E. Chalk, AKA L. E. Chalk  
27 Ingledene Close  
Gosport, Hampshire PO123TY  
United Kingdom  
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:  
An undivided 0.4379% interest in Unit 30A 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 \$5,210.23, plus interest (calculated by multiplying \$1.78 times the number of days that have elapsed since March 18, 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  
Jordan A. Zeppetello, Esq.  
Michael E. Carleton, 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  
11080-1032379

NONJUDICIAL PROCEEDING TO  
FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 25-026461  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
KRISTEN PAIGE JARBOE  
Obligor

NOTICE OF DEFAULT AND INTENT TO  
FORECLOSE  
TO: Kristen Paige Jarboe  
1122 ALBION STREET  
UNIT 508  
Denver, CO 80220

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 0.2410% interest in Unit 88F 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

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Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$55,680.17, plus interest (calculated by multiplying \$20.04 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Jasmin Hernandez, Esq.  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
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  
11080-1032374

NONJUDICIAL PROCEEDING TO  
FORECLOSE CLAIM OF LIEN BY  
TRUSTEE  
FILE NO.: 26-000160  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
DEBRA GRAY ROSS, AS TRUSTEE OF  
THE DEBRA GRAY ROSS REVOCABLE  
TRUST, DATED SEPTEMBER 23, 2020  
Obligor

NOTICE OF DEFAULT AND INTENT TO  
FORECLOSE  
TO: Debra Gray Ross, as Trustee of the  
Debra Gray Ross Revocable Trust, dated  
September 23, 2020  
1342 S State St  
Chicago, IL 60605

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

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,618.03, plus interest (calculated by multiplying \$1.71 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032376

NONJUDICIAL PROCEEDING TO  
FORECLOSE CLAIM OF LIEN BY  
TRUSTEE  
FILE NO.: 26-000167  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
DEBRA GRAY ROSS, AS TRUSTEE OF  
THE DEBRA GRAY ROSS REVOCABLE  
TRUST, DATED SEPTEMBER 23, 2020  
Obligor

NOTICE OF DEFAULT AND INTENT TO  
FORECLOSE  
TO: Debra Gray Ross, as Trustee of the  
Debra Gray Ross Revocable Trust, dated  
September 23, 2020  
1342 S State St  
Chicago, IL 60605

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 Vacation Club at Walt Disney World Resort described as:  
An undivided 0.0614% interest in Unit 16 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of

(Continued on next page)

**ORANGE COUNTY**

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 \$2,229.33, plus interest (calculated by multiplying \$0.62 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. The Manley Law Firm LLC Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. 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 11080-1032377

**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: Christine Yra Garcia, 576 TAMPLEY CT, Vallejo, CA 94591 and Romy Vinas Garcia, 576 TAMPLEY CT, Vallejo, CA 94591; VOI: 50-4865; TYPE: Annual; POINTS: 660; TOTAL: \$8,073.97; PER DIEM: \$2.58; NOTICE DATE: March 18, 2026 OBLIGOR: Jerry Joel Trevino, 72 ETON GREEN CIR, San Antonio, TX 78257; VOI: 50-19489; TYPE: Annual; POINTS: 6600; TOTAL: \$55,518.22; PER DIEM: \$18.84; NOTICE DATE: March 18, 2026 OBLIGOR: Lori Ann Crutchlow, PO BOX 96, Gaston, NC 27832; VOI: 50-19960; TYPE: Even; POINTS: 660; TOTAL: \$12,310.38; PER DIEM: \$4.63; NOTICE DATE: March 18, 2026 OBLIGOR: Marie A. Patenaude, 523 HILDRETH STREET, Dracut, MA 01826 and Edward G. Patenaude, 523 HILDRETH STREET, Dracut, MA 01826; VOI: 50-20712; TYPE: Annual; POINTS: 660; TOTAL: \$19,147.99; PER DIEM: \$7.43; NOTICE DATE: March 18, 2026 OBLIGOR: Prosper N. Ngwenwoh, 4232 CANADIAN RIVER DR, Prosper, TX 75078 and Victorine N. Kamani, 4232 CANADIAN RIVER DR, Prosper, TX 75078; VOI: 50-20764; TYPE: Annual; POINTS: 1100; TOTAL: \$28,827.58; PER DIEM: \$9.87; NOTICE DATE: March 18, 2026 File Numbers: 26-000536, 26-002158, 26-002159, 26-002160, 26-002161 MDK-83470

**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

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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: Jacqueline Larroca Rodriguez, HC-60 BOX 29037, Aguada, PR 00602 Puerto Rico; VOI: 313082-01; TYPE: Annual; POINTS: 60000; TOTAL: \$30,913.95; PER DIEM: \$9.86; NOTICE DATE: March 17, 2026 File Numbers: 26-000749 MDK-83468

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.:** 26-000924 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. DANIELLE STINGO Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Danielle Stingo 30 Balsam Dr Medford, NY 11763-4304 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 0.2773% interest in Unit 5E of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,245.46, plus interest (calculated by multiplying \$4.79 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. The Manley Law Firm LLC Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. 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 11080-1032370

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.:** 26-001095 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JILL E. LAMBURN Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Jill E. Lamburn 5 Briarcliff Ln Holden, MA 01520-1905 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as: An undivided 0.1253% interest in Unit 1D of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to these proceedings is the failure of the Obligor to 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 \$15,211.18, plus interest (calculated by multiplying \$3.69 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. The Manley Law Firm LLC Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. 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

**ORANGE COUNTY**

11080-1032366

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.:** 26-001097 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. BRIAN A. JARNICH; JEANNA MARIE JARNICH Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Brian A. Jarnich 73 Sutton Ct West Islip, NY 11795-3015 Jeanna Marie Jarnich 73 Sutton Ct West Islip, NY 11795-3015 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 0.2218% interest in Unit 10B 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 \$24,380.47, plus interest (calculated by multiplying \$5.25 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. The Manley Law Firm LLC Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. 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 11080-1032367

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.:** 26-001249 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. TAMMY L. CLARK Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Tammy L. Clark 18014 Sandy Ln Adams Center, NY 13606-0053 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 0.2547% interest in Unit 11B 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 \$30,222.57, plus interest (calculated by multiplying \$12.85 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. The Manley Law Firm LLC Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. 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 11080-1032397

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.:** 26-001617 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. GENNARO ESPOSITO; TATIANA DOSSANTOS Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

**ORANGE COUNTY**

TO: Gennaro Esposito 1091 Roseberry Ct Morganville, NJ 07751-1783 Tatiana Dossantos 1091 Roseberry Ct Morganville, NJ 07751-1783 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 0.9823% interest in Unit 99D 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 \$3,205.11, plus interest (calculated by multiplying \$1.13 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. The Manley Law Firm LLC Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. 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 11080-1032375

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.:** 26-001625 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. PAUL J. SOLURI Obligor

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Paul J. Soluri 301 W PLATT ST STE 95 Tampa, FL 33606-2292 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Wilderness Lodge described as: An undivided 0.7704% interest in Unit 34A 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 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 \$4,062.42, plus interest (calculated by multiplying \$1.49 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. The Manley Law Firm LLC Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. 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 11080-1032420

**NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.:** 7044086.0 FILE NO.: 26-001629 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. MICHELLE R. HARRIS Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Michelle R. Harris 2000 Bassar St P.O. Box 7291 Reno, NV 89510 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.3284% interest in Unit

**ORANGE COUNTY**

93C 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 \$7,220.98, plus interest (calculated by multiplying \$2.46 times the number of days that have elapsed since March 18, 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 11080-1032352

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.:** 13023585.0 FILE NO.: 26-002057 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. STACY FERNANDEZ REILLY Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Stacy Fernandez Reilly 10309 Nw 9th Street Cir #103 Miami, FL 33172-3212 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 \$32,778.05, plus interest (calculated by multiplying \$14.00 times the number of days that have elapsed since March 18, 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 11080-1032354

**NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.:** 14016409.2 FILE NO.: 26-002058 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. KAREN A. HOOPER; DAVID R. HOOPER Obligor(s)

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:** Karen A. Hooper 8513 Bratt Ave Wake Forest, NC 27587-4320 David R. Hooper 22846 Chesterview Loop Land o Lakes, FL 34639-5343 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 0.1848% interest in Unit 5B 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

(Continued on next page)





**ORANGE COUNTY**

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 \$22,927.93, plus interest (calculated by multiplying \$6.84 times the number of days that have elapsed since March 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032347

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 13019815.2  
FILE NO.: 26-002094  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,

vs.  
CHARLOTTE MAY MITCHELL,  
CHRISTOPHER WAYNE MITCHELL  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Charlotte May Mitchell  
Stethyana  
East Road  
Truro, Cornwall TR3 7BD  
United Kingdom  
Christopher Wayne Mitchell  
Stethyana  
East Road, Stithians  
Truro, Con TR3 7BD  
United Kingdom

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

An undivided 1.2279% interest in Unit 77E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$37,732.62, plus interest (calculated by multiplying \$10.94 times the number of days that have elapsed since March 18, 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  
11080-1032355

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 15003913.0  
FILE NO.: 26-002096

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
GUSTAVO SOARES PEREIRA  
ESPINO; DANIELA MONTEIRO  
TEIXEIRA MENDES  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Gustavo Soares Pereira Espinho  
RUA POMPEU LOUREIRO  
N 51 APTO 1001  
COPACABANA  
Rio De Janeiro, Rio De Janeiro 22061000  
Bahrain  
Daniela Monteiro Teixeira Mendes  
AV DOS FLAMBOYANTS  
N 300 BL 01 AP 804  
Rio De Janeiro, Rio De Janeiro 022776070  
Brazil

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 0.2456% interest in Unit 4 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

**ORANGE COUNTY**

proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,076.30, plus interest (calculated by multiplying \$1.69 times the number of days that have elapsed since March 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032348

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-002097

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
JOSEPH V. LAROSA; CHRISTINA J.  
LAROSA  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

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

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

An undivided 0.0112% 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 \$21,690.84, plus interest (calculated by multiplying \$5.52 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032383

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 15007378.0  
FILE NO.: 26-002098

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
REGINA STROBINO; MAURO GERMAN  
CAMPAGNONI  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Regina Strobino  
Ubaldo Fernandez 14  
Zarate, Buenos Aires  
Argentina  
Mauro German Campagnoni  
Ubaldo Fernandez 14  
Zarate, B

Argentina  
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 0.2361% interest in Unit 7D 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

**ORANGE COUNTY**

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 \$7,419.81, plus interest (calculated by multiplying \$2.12 times the number of days that have elapsed since March 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032349

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 13022870.0  
FILE NO.: 26-002099

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
MADELYNNE GRAY  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Madelynn Gray  
39 Chambers Grove  
Welwyn Garden City, Gb-wls AL7 4FG  
United Kingdom

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas 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 \$26,739.47, plus interest (calculated by multiplying \$8.29 times the number of days that have elapsed since March 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032340

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 16043051.0  
FILE NO.: 26-002100

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
JORGE SUAREZ MONTALBAN; LAURA  
ELISA GARCIA GARZA  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Jorge Suarez Montalban  
Hacienda El Ciervo28 apt 503  
Huixquilucan, Mexico State 52763  
Mexico  
Laura Elisa Garcia Garza  
Hacienda El Ciervo28 apt 503  
Huixquilucan, Mexico State 52763  
Mexico

The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:  
An undivided 1.9224% interest in Unit 13A 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

**ORANGE COUNTY**

Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$227,084.03, plus interest (calculated by multiplying \$69.14 times the number of days that have elapsed since March 13, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032345

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: Joseph W. Sanders, 4426 LA FRANCE AVE, North Port, FL 34286 and Christin M. Sanders, 4426 LA FRANCE AVE, North Port, FL 34286; VOI: 50-14857; TYPE: Even Year Biennial; POINTS: 660; TOTAL: \$10,390.69; PER DIEM: \$3.34; NOTICE DATE: March 18, 2026 OBLIGOR: Jamie Kristine Harrison, 4788 ROCKY RD, Springfield, OR 97478; VOI: 50-16403; TYPE: Odd; POINTS: 660; TOTAL: \$10,816.10; PER DIEM: \$3.57; NOTICE DATE: March 18, 2026 OBLIGOR: Sergio Hinojosa, 20002 CAPE CLOVER TRAIL, Richmond, TX 77407 and Nancy M. Hinojosa, 20002 CAPE CLOVER TRAIL, Richmond, TX 77407; VOI: 50-16654; TYPE: Annual; POINTS: 1100; TOTAL: \$25,410.81; PER DIEM: \$8.47; NOTICE DATE: March 18, 2026 OBLIGOR: Elvira Salazar, 804 ANGELINA, Webster, TX 77598; VOI: 50-18174; TYPE: Annual; POINTS: 1150; TOTAL: \$24,310.98; PER DIEM: \$8.29; NOTICE DATE: March 18, 2026 OBLIGOR: Jonathan Gustavo Cuevas, 11048 W. HARRISON STREET, Avondale, AZ 85323; VOI: 50-18447; TYPE: Even Year Biennial; POINTS: 750; TOTAL: \$13,322.59; PER DIEM: \$4.46; NOTICE DATE: March 18, 2026 File Numbers: 26-000548, 26-002151, 26-002152, 26-000556, 26-000559 MDK-83467

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

**ORANGE COUNTY**

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: Brian Ray, 15351 APPLE ST, Grand Haven, MI 49417; VOI: 50-16733; TYPE: Annual; POINTS: 1000; TOTAL: \$21,218.91; PER DIEM: \$7.08; NOTICE DATE: March 18, 2026 OBLIGOR: Louise Margaret Baylis, 2020 N. LINCOLN PARK W., APT 23E, Chicago, IL 60614; VOI: 50-18427; TYPE: Annual; POINTS: 400; TOTAL: \$12,784.84; PER DIEM: \$4.82; NOTICE DATE: March 18, 2026 OBLIGOR: Joshua D. Higginbotham, 1065 HAVERSHAM PLACE, St. Louis, MO 63131 and Angela M. Higginbotham, 1065 HAVERSHAM PLACE, St. Louis, MO 63131; VOI: 50-18713; TYPE: Annual; POINTS: 500; TOTAL: \$11,842.94; PER DIEM: \$4.55; NOTICE DATE: March 18, 2026 OBLIGOR: John William Alexander, 7402 WEDGEWOOD DR, Magnolia, TX 77354 and Cheryl Lynn Alexander, 7402 WEDGEWOOD DR, Magnolia, TX 77354; VOI: 50-19052; TYPE: Annual; POINTS: 1500; TOTAL: \$36,083.30; PER DIEM: \$11.91; NOTICE DATE: March 18, 2026 OBLIGOR: David D. Diaz Jr., 820 VISTA HERMOZA DR, Eagle Pass, TX 78852 and Cruz M. Olivares, 820 VISTA HERMOZA DR, Eagle Pass, TX 78852; VOI: 50-19324; TYPE: Annual; POINTS: 700; TOTAL: \$18,974.37; PER DIEM: \$6.62; NOTICE DATE: March 18, 2026 File Numbers: 26-002153, 26-002154, 26-002155, 26-002156, 26-002157 MDK-83469

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: Gerald Stanley Fleury, 19 WOODLAND DR, Clinton, CT 06413 and Nichola M. Tracey, 19 WOODLAND DR, Clinton, CT 06413; VOI: 50-10030; TYPE: Annual; POINTS: 660; TOTAL: \$10,556.64; PER DIEM: \$3.48; NOTICE DATE: March 18, 2026 OBLIGOR: Alejandra Sarahi Tamez, 110 MARLENA DR., San Antonio, TX 78213 and Jesus Alberto Garza II, 110 MARLENA DR., San Antonio, TX 78213; VOI: 50-15733; TYPE: Annual; POINTS: 700; TOTAL: \$16,482.01; PER DIEM: \$5.63; NOTICE DATE: March 18, 2026 OBLIGOR: Grady Lee Tibbs, 515 MIRO CT, Spring, TX 77388 and Dana Susan Tibbs, 515 MIRO CT, Spring, TX 77388; VOI: 50-15999; TYPE: Even; POINTS: 660; TOTAL: \$10,405.43; PER DIEM: \$3.46; NOTICE DATE: March 18, 2026 OBLIGOR: Veronica Falcon Rodriguez, 1600 W 27TH ST, Mission, TX 78574; VOI: 50-16082; TYPE: Annual; POINTS: 700; TOTAL: \$15,279.44; PER DIEM: \$5.16; NOTICE DATE: March 18, 2026 OBLIGOR: Sharon Lee Marcarelli, 726 MEADE ST, New Braunfels, TX 78132 and Aaron David Marcarelli, 726 MEADE ST, New Braunfels, TX 78132; VOI: 50-20823; TYPE: Annual; POINTS: 1500; TOTAL: \$34,859.01; PER DIEM: \$10.98; NOTICE DATE: March 18, 2026 File Numbers: 26-002146, 26-002148, 26-002149, 26-002150, 26-002162 MDK-83464

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-003248

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.  
BRIDGETT D. HARGIS-BURKS  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Bridgett D. Hargis-burks  
12403 De Forrest St  
Houston, TX 77066-2626  
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 0.5070% interest in Unit

(Continued on next page)

**ORANGE COUNTY**

26 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 \$3,483.82, plus interest (calculated by multiplying \$1.01 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032371

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-003251  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

SARA HOM GARCIA; SAMUEL GARCIA  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Sara Hom Garcia  
324 94th St  
Brooklyn, NY 11209-6904  
Samuel Garcia  
324 94TH ST  
Brooklyn, NY 11209-6904

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 0.2596% interest in Unit 7C 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 \$27,442.30, plus interest (calculated by multiplying \$12.14 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032419

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-003256  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

BLAKE ANTHONY RUTLEDGE; ASHLEY BROOKE RUTLEDGE  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Blake Anthony Rutledge  
6417 Goldrush Blvd  
Charlestown, IN 47111-8794  
Ashley Brooke Rutledge  
4907 Sycamore Ridge Ln  
La Grange, KY 40031

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 0.4450% interest in Unit 10A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the

**ORANGE COUNTY**

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 \$39,406.82, plus interest (calculated by multiplying \$14.74 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032406

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-003259  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

JESSE V. BEDNARIK, JR  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Jesse V. Bednarik, Jr  
375 Mooney Pond Rd  
Selden, NY 11784-3416

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 0.3793% interest in Unit 10C 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 \$31,035.35, plus interest (calculated by multiplying \$11.20 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032386

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-003261  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

AMANDA WORTHINGTON; AMY WORTHINGTON  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Amanda Worthington  
164 Galway Dr  
Apt 201  
 Mooresville, NC 28117-7127

Amy Worthington  
361 Copes Ct  
Kannapolis, NC 28081-0002  
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 0.4436% 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 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 \$35,954.96, plus interest

**ORANGE COUNTY**

(calculated by multiplying \$13.34 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032388

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-003263

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

NICHOLAS J. GUTTADAURO  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Nicholas J. Guttadauro  
10230 Transit Rd  
East Amherst, NY 14051-1164

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

An undivided 0.2958% interest in Unit 15B 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 \$34,755.23, plus interest (calculated by multiplying \$13.12 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032389

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
CONTRACT NO.: 16053275.0  
FILE NO.: 26-003265

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

ANDIMA CARLIEN BIEZUI  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Andima Carlien Biezui  
1 Archer Rd  
Accra 1  
Ghana

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 0.1479% interest in Unit 13B 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 \$23,428.65, plus interest (calculated by multiplying \$7.24 times the number of days that have elapsed since March 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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

**ORANGE COUNTY**

11080-1032578

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE  
FILE NO.: 26-003266

PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

JONATHAN SMITH  
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Jonathan Smith  
1024 Hidden Creek Dr  
Berea, KY 40403-9042

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 0.5934% interest in Unit 14E 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 \$75,710.07, plus interest (calculated by multiplying \$20.73 times the number of days that have elapsed since March 18, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

The Manley Law Firm LLC  
Michael E. Carleton, Esq.  
Jordan A. Zeppetello, Esq.  
Jasmin Hernandez, Esq.  
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  
11080-1032369

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 9001699.2  
FILE NO.: 26-003269  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

MEGHAN D. ETHINGTON; TERENCE N. TEW  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Meghan D. Ethington  
Groenewegje 122 C  
Den Haag, Zuid-holland 2515 LR  
Netherlands

Terence N. Tew  
PO Box 531  
Babson Park, FL 33827-0531

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 0.1841% interest in Unit 69D 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

**ORANGE COUNTY**

the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,603.88, plus interest (calculated by multiplying \$0.40 times the number of days that have elapsed since March 18, 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  
11080-1032363

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 10002825.0  
FILE NO.: 26-003270  
PALM FINANCIAL SERVICES, LLC,  
Lienholder,  
vs.

FRITZ HEYDUK; MICHELLE HEYDUK  
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

TO: Fritz Heyduk  
24 Tanager Crescent  
Wasaga Beach, Ontario L9Z 0B2  
Canada

Michelle Heyduk  
24 Tanager Crescent  
Wasaga Beach, Ontario  
Canada

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

An undivided 0.4073% interest in Unit 23A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the "Declaration")

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,911.70, plus interest (calculated by multiplying \$0.96 times the number of days that have elapsed since March 18, 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  
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11080-1032365