NON.IUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 18-006344 PALM FINANCIAL SERVICES. INC., A FLORIDA CORPORATION, Lienholder,

MICHAEL J. GARBARINO; CHRISTINA M. GARBARINO Obligor

TRUSTEE'S NOTICE OF SALE

Michael J. Garbarino, 37 Pine Island Road, Milford, MA 01757-1017 Christina M. Garbarino, 37 Pine Island Road, Milford, MA 01757-1017 Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas &

Bungalows will be offered for sale: An undivided 0.1690% interest in Unit 65 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in Official Records Document No. 20170223643 of the public records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$13,880.09, together with interest accruing on the principal amount due at a per diem of \$4.75, and the principal amount due at a per diem of \$4.75, and the principal amount due at a per diem of \$4.75, and the present of the present of the present diem. together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$21,146.40 ("Amount

Secured by the Lien").
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 \$21,146.40. Said funds for cure or redeements and the same terms of the same terms demption must be received by the Trustee

demption must be received by the Irrustee 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

Interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919738

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE
FILE NO.: 18-020732
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

KIMBERLY R. FERNANDEZ Obligor

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Kimberly R. Fernandez 151 Mount Marie Avenue Northwest Canton, OH 44708-5154 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.4379% interest in Unit 109C 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$36,763.72, plus interest (calculated by multiplying \$11.28 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

Is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919777

is issued

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 19-040260 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MICHAEL B. LOSTRAGLIO; NIKKI M. LOSTRAGLIO Obligor

TRUSTEE'S NOTICE OF SALE

Michael B. Lostraglio, 108 Ralph Lane, Liberty, SC 29657 Nikki M. Lostraglio, 108 Ralph Lane, Lib-erty, SC 29657 Notice is hereby given that on May 27,

ORANGE COUNTY

2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:

An undivided 0.4604% interest in Unit 29 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominiieasenoid 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 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 as recorded September 24, 2019 in Instruent Number 20190593317 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 est, plus interest accruing at a per diem rate of \$0.87 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4,044.13 ("Amount Secured by

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 \$4,044.13. 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-919717

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 19-041577 VSE VISTANA VILLAGES, INC. F/K/A SVO VISTANA VILLAGES, INC., A FLOR-

MARCELA FLOREZ URREA; CESAR VI-LAR VESGA Obligor

TRUSTEE'S NOTICE OF SALE

IDA CORPORATION

Lienholder,

Marcela Florez Urrea, KR. 105 N. 237A -61, Casa 5 Las Dalias, Guayamaral, Bogota, Colombia

Cesar Vilar Vesga, KR. 105 N. 237A -61, Casa 5 Las Dalías, Guayamaral, Bogota, Colombia

Notice is hereby given that on May 27, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bella Florida Condominium will be offered for sale:
Unit Week 43, in Unit 09105, an Even

Biennial Unit Week in Bella Florida Con-dominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, Florida and all amendments thereof and supplements

thereto ('Declaration').
The default giving rise to the sale is the failure to make payments as set forth in failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded November 4, 2010 in Instrument Number 20100641505, and recorded in Book 10129, Page 6033 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$2,649.17, together with interest accruing on the principal amount due at a per diem of \$0.54, and together with the costs of this proceeding and sale, for the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$3,860.17 ("Amount Secured by

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,860.17. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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

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

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 19-045823 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

JOLI M. OLIVER; JIMMY A. OLIVER Obligor

TRUSTEE'S NOTICE OF SALE

Joli M. Oliver, 730 Hampton Ridge Drive, Akron, OH 44313-5024 Jimmy A. Oliver, 730 Hampton Ridge Drive, Akron, OH 44313-5024 Notice is hereby given that on May 26,

ORANGE COUNTY

2021, at 10:00 AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Beach Club Villas will be offered for sale:

An undivided 0.6598% interest in Unit 75 of the Disney's Beach Club Villas, a lease-hold condominium (the "Condominium"), hold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as record-Timeshare Ownership Interest as recorded October 21, 2020 in Instrument Number 20200551204 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus inter est accruing at a per diem rate of \$6.12 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 \$24,702.68 ("Amount Secured by the Lien").

("Amount Secured by the Lien").

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 \$24,702.68. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of

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

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

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919666

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 01-21-314565 FILE NO.: 20-001971 VISTANA DEVELOPMENT, FLORIDA CORPORATION,

DAVID STARK FAIRBANK, AKA DAVID S. FAIRBANK Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: David Stark Fairbank, AKA David S.

Fairbank 330 North Muhlenberg Street

Lienholder

Apartment 2B Woodstock, VA 22664 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Vistana

Spa Condominium described as: Unit Week 06, in Unit 0739, an Annual Unit Week and Unit Week 24, in Unit 0666, an Annual Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements

thereto ('Declaration').

The default giving rise to these proceedings is the failure 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 rig to object to this Trustee proceeding to serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$38,965.87. Liennoider in the amount of \$38,950.87, plus interest (calculated by multiplying \$10.32 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

is issued. Is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919705

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-001980 VSE VISTANA VILLAGES, INC. F/K/A SVO VISTANA VILLAGES, INC., A FLOR-IDA CORPORATION

FRANCESCO SANTELLI; RINA SAN-Obligor

TRUSTEE'S NOTICE OF SALE

Francesco Santelli, 25 Hamilton Street South, Unit 15, Waterdown, Ontario L8B 0L1 Canada

Rina Santelli, 39 Mississauga Road South, Mississauga, Ontario L5H2H3 Canada Mississauga, Ontario L5H2H3 Canada Notice is hereby given that on May 27, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at St. Augustine Resort Condominium will be offered for sale:
Unit Week 28, in Unit 25504, an Annual Unit Week and Unit Week 52, in Unit 25503, an Annual Unit Week in St Augustine St.

25503, 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 supple-

ORANGE COUNTY

ments thereto ('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 as recorded February 18, 2015 in Document Number 20150084484, and recorded in Book 10877, Page 763 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$23,856.69, together with interest accruing on the principal amount due at a cruing on the principal amount due at a per diem of \$8.08, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$32,995.24 ("Amount Secured by the

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 \$22,055,24 Said funds for support of \$32,995.24. Said funds for cure or re-demption 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 condo-minium 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 11080-919708

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-002145

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-A FLO PANY, Lienholder.

vs. FERNANDO DOS SANTOS; ALINE DE OLIVEIRA ANDRADE SANTOS Obligor

TRUSTEE'S NOTICE OF SALE

Fernando Dos Santos, Av. Cipriano Rodrigues, 875 AP 84, BL 02, Sao Paulo, Sp 03361-010 Brazil

03361-010 Brazil
Aline De Oliveira Andrade Santos, Av.
Cipriano Rodrigues, 875 AP 84, BL 02,
Sao Paulo, Sp 03361-010 Brazil
Notice is hereby given that on May 27,
2021, at 11:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the
following described Timeshare Ownership
Interest at Flex Vacations Condominium
will be offered for sale:

will be offered for sale: VOI Number 224390-01, 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.

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 as recorded December 12, 2016 in Instrument Number 20160642777 of the Public Records of Orange County, Florida (the "Lien"). The propurt secured by the Lien is the princiamount secured by the Lien is the principal of the mortgage due in the amount of \$5,597.03, together with interest accruing on the principal amount due at a per diem of \$1.68, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$7,378.08 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,378.08. 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

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE
FILE NO.: 20-002539
SHERATON FLEX VACATIONS, LLC,
A FLORIDA LIMITED LIABILITY COM-PANY, Lienholder,

JOHN GIOMAR RODRIGUEZ MENDOZA Obligor

TRUSTEE'S NOTICE OF SALE TO: John Giomar Rodriguez Mendoza, 14395 East Mississippi Avenue, Aurora, CO 80012

CO 80012

Notice is hereby given that on May 27, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be efford for sets.

will be offered for sale: VOI Number 255322-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacation 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

ORANGE COUNTY

amendments and supplements thereto the

Declaration The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded November 29, 2018 in Instrument Number November 29, 2018 in Instrument Number 20180690215 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$9,140.24, together with interest accruing on the principal amount due at a per diem of \$3.68, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12,347.88 ("Amount Secured by the

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 \$12,27,98, Said funds for support of \$12,347.88. Said funds for cure or re-demption 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919725

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE

FILE NO.: 20-002583 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-PANY Lienholder,

JEREMIAS SANTANA CASTRO: YAMI-LETTE OSSO CALDERON Obligor

TRUSTEE'S NOTICE OF SALE

Jeremias Santana Castro, 7731, Gurabo, Puerto Rico 00778 7731, Gurabo, Puerto Rico 00778
Yamilette Osso Calderon, HC-01 Box
7731, Gurabo, Puerto Rico 00778
Notice is hereby given that on May 27,
2021, at 11:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the

following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 221675-01, an Odd Biennial Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida

and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded October 17, 2016 in Instrument Number 20160540727 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the prointing of the most read of the protection of the properties of the most read of the protection of the properties of the most read of the protection of the properties of the protection o of \$1.20.24 (*Mount Secured by the

of \$11,802.94 ("Amount Secured by the

Lien").
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 \$11,802.94. 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 11080-919718

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-003840 VSE VISTANA VILLAGES, INC. F/K/A SVO VISTANA VILLAGES, INC., A FLOR-IDA CORPORATION,

Lienholder, B. JEAN MACDONALD; DONALD A. MACDONALD Obligor

TRUSTEE'S NOTICE OF SALE

TO:
B. Jean MacDonald, 32 Thorndale Avenue, Toronto, Ontario M8X 1W9 Canada Donald A. MacDonald, 32 Thorndale Avenue, Toronto, Ontario M8X 1W9 Canada St. Augustine Resort Condominium Association, Inc., a Florida corporation, 1200 Bartow Road, Lakeland, FL 33801

Notice is hereby given that on May 27, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at St. Augustine Resort Condo-minium will be offered for sale:

Unit Week 27, in Unit 24302, an Annual Unit Week and Unit Week 27, in Unit 24301, an Annual Unit Weekin St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded January 6, 2014 in Instrument Number 20140006317, and recorded in Book 10685, Page 4117 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$16,196.82, together with interest accruing on the principal amount due at a per diem of \$5.09, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$20,781.39 ("Amount Secured by the Lien").

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 \$20,781.39. 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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919740

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 42-01-211776 FILE NO.: 20-005961 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-PANY, Lienholder.

vs. FLAVIO HENRIQUE ZOTTI; ALINE GON-ZAGA ZOTTI Obligar(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

Flavio Henrique Zotti
AV ARAUCARIAS 4530 PENINSULA
BLOCO G APT 1004
AGUAS CLARAS
Brasilia 71936250
Brazil
Aline Gonzaga Zotti
SQB QUADRA 3
BLOCO O APT 501
GUARA I

Brasilia, D.F 71009-090

Brazil
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Flex Vacations Condominium described as:
VOI Number 211776-01, an Even Biennial

VOI Number 211776-01, an Even Biennial Type, Number of VOI Ownership Points 51700 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,029.39, plus interest (calculated by multiplying \$1.61 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919775

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-005975 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-PANY, Lienholder,

VS. ARIEL R. GARAY; MARIA R. GARAY

TRUSTEE'S NOTICE OF SALE

Ariel R. Garay, PO BOX 58, Patchogue, NY 11772 Maria R. Garay, 92 MAPLE AVENUE, Patchogue, NY 11772

Notice is hereby given that on May 27, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

will be offered for sale: VOI Number 257013-01, an Annual Type, Number of VOI Ownership Points 30500 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations

ORANGE COUNTY

Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded April 2, 2019 in Document Number 20190196569 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$10,723.71, together with interest accruing on the principal amount due at a per diem of \$4.62, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$14,416.40 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,416.40. 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,

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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919665

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-006221

SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-PANY, Lienholder,

JEROME LA MONT GADSDEN, AKA JE-ROME GADSDEN Obligor

TRUSTEE'S NOTICE OF SALE
TO: Jerome La Mont Gadsden, AKA Jerome Gadsden, 990 Quaye Lake Cicle, Unit 108, Wellington, FL 33411-5072
Notice is hereby given that on May 27, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 236577-01, an Odd Biennial 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.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded October 2, 2017 in Instrument Number 20170538238 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$14,049.59, together with interest accruing on the principal amount due at a per diem of \$5.98, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$18,747.77 ("Amount

Secured by the Lien").

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 \$18,747.77. 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 receiving this Notice of Sale.

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.

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.

interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-208771 FILE NO.: 20-019919

FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION, Lienholder,

VS.
MELISSA DIANE DARDEN, AKA MELISSA DARDEN
Obligar(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Melissa Diane Darden, AKA Melissa

Darden 1326 Sqiure Dudney Drive Collierville, TN 38017 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEDING to enforce a Lien has been instituted on the following

Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 208771-01, 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

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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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,377.89, plus interest (calculated by multiplying \$1.36 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919701

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-238348 FILE NO.: 20-19937 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION.

vs. RONALD MICHAEL ALFIERI Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Ronald Michael Alfieri 16150 Pinnacle Road Chino Hills, CA 91709 YOU ARE NOTIFIED that a TRUSTEE'S

Chino Hills, CA 91709
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Flex Vacations Condominium described as:
YOI Number 238348-01, an Even Biennial
Type, Number of VOI Ownership Points

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.

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,544.35, plus interest (calculated by multiplying \$0.54 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, 0H 43216-5028

Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919700 NONJUDICIAL PROCEEDING TO FORE-

CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-021311
AMELIA RESORT CONDOMINIUM AS-SOCIATION, INC., A FLORIDA CORPORATION, Lienholder.

vs. MICHAEL P. FALGARES Obligor

TRUSTEE'S NOTICE OF SALE
TO: Michael P. Falgares, 7 Victorian
Court, West Longbranch, NJ 07764
Notice is hereby given that on May 27,
2021, at 11:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the
following described Timeshare Ownership
Interest at Amelia Resort Condominium
will be offered for sale:

Unit Week 28, in Unit 28203, 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").

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 as recorded June 10, 2019 in Instrument Number 20190354557 of the Public Records of Orange County, Florida, as re-recorded June 21, 2020 in Instrument Number 20200442805 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.87 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,229.84 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,229.84. 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

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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 11080-919719

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022117 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

TANISHA A. BOWEN Obligor

TRUSTEE'S NOTICE OF SALE
TO: Tanisha A. Bowen, 11 DR REED
BOULEVARD, Amityville, NY 11701-1219
Notice is hereby given that on May 27,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the
following described Timeshare Ownership
Interest at Disney's Animal Kingdom Villas
will be offered for sale:
An undivided 0.6139% interest in Unit 77B

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 as recorded April 25, 2013 in Instrument Number 20130223986 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$6,917.37, together with interest accruing on the principal amount due at a per diem of \$3.41, and together with the costs of this proceeding and sale, for a total amount due as of the

Secured by the Lien").
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 \$10,053.65. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale, is issued

date of the sale of \$10.053.65 ("Amount

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.

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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919669

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 8003816.006 FILE NO.: 20-022317 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

GARTH G. PITZEL Obligor(s)

Lienholder.

TRUSTEE'S NOTICE OF SALE
TO: Garth G. Pitzel, 10 SCHREYER
CRESCENT, St Andrews, MB, MANITO-

BA R1A3A6 Canada Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for

sale:
An undivided 0.1782% interest in Unit
19C of the Bay Lake Tower at Disney's
Contemporary Resort , a leasehold condominium (the "Condominium"), according to the Declaration of Condominium
thereof as recorded in Official Records
Book 9755, Page 2293, Public Records
of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522202 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.20 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,059.03 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,059.03. 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,

ORANGE COUNTY

the second highest bidder at the sale may elect to purchase the timeshare ownership interest.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919830

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022325 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

vs. MANUEL TOIMIL Obligor

TRUSTEE'S NOTICE OF SALE
TO: Manuel Toimil, R ZACARIAS DE
GOES 1326, 13 ANDAR CAMPO BELO,
Sao Paulo. 4610003 Brazil

Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for sale:

An undivided 1.0184% interest in Unit 16B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522202 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.66 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,212.79 ("Amount Secured by the Lien").

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 \$2,212.79. 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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919655

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14018688.001 FILE NO.: 20-022371 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

vs.
THOMAS JOHN WATERHOUSE
Obligar(s)

TRUSTEE'S NOTICE OF SALE
TO: Thomas John Waterhouse, 400
WEST BEACON ROAD, APARTMENT
904, Lakeland, FL 33803

904, Lakeland, FI. 33803
Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered for sale:

for sale:

An undivided 0.1024% interest in Unit
45A of the Disney's BoardWalk Villas,
a leasehold condominium (the "Condominium"), according to the Declaration of
Condominium thereof as recorded in Official Records Book 5101, Page 147, Public
Records of Orange County, Florida and all
amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded June 28, 2018 in Instrument Number 20180385216 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$9,421.32, together with interest accruing on the principal amount due at a per diem of \$2.97, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12,179.88 ("Amount Secured by the Lien").

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 \$12,179.88. 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

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

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.

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919834

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

SEAN BROCKBANK

TRUSTEE'S NOTICE OF SALE TO: Sean Brockbank, 344 CRYSTAL LAKE DRIVE, Clermont, FL 34711 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered

An undivided 0.3316% interest in Unit 38A of the Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522228 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid cured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.43 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,630.22 ("Amount Secured by the Lien")

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,630.22. Said funds for cure or redemption must be

received by the Trustee before the Certifi-cate 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 condo-minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919659

NONJUDICIAL PROCEEDING TO FORE CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 4000161.000 FILE NO.: 20-022376 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

LAMIA MOHAMMED AL-KHALIFA; MU-NIRA ALI AL-KHALIFA Obligor(s)

TRUSTEE'S NOTICE OF SALE

Lamia Mohammed Al-Khalifa, PO BOX 28919, West Riffa, Bahrain 934 Bahrain Munira Ali Al-Khalifa, PO BOX 28919, West Riffa, 99999 Bahrain

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Owner-ship Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered

An undivided 1.1236% interest in Unit 1A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Organs County, Efficial and all perpendicates. ange 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 as recorded October 6, 2020 in Instrument Number 20200522228 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$2.32 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$6,438.29 ("Amount Secured by the Lien").

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 Cost the State of issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,438.29. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

ORANGE COUNTY

11080-919831

NONJUDICIAL PROCEEDING TO FORE CLOSE CLAIM OF LIEN BY TR CONTRACT NO.: 4000500.000 FILE NO: 20-022377

PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder

PEI LING TAN

TRUSTEE'S NOTICE OF SALE TO: Pei Ling Tan, 3 JL SAMRATULAN-GIE, MENTENG, Jakarta, Jakarta 10350 Indonesia

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered

An undivided 1 2124% interest in Unit 1E of the Disney's BoardWalk Villas, a leasehold condominium (the "Condominium") hold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as record-

Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522228 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest. est accruing at a per diem rate of \$1.26 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 \$3,743.12 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,743.12. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of

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

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

interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CLOSE CLAIM OF LIEN BY CONTRACT NO.: 4007064.000 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

Lienholder, LEE CHARLES WIGGINS; WIGGINS, AKA C. WIGGINS CLAUDIA Obligor(s)

TRUSTEE'S NOTICE OF SALE

Lee Charles Wiggins, HONEYSUCKLE HOUSE, GREAT HADHAM ROAD, Bishops Stortford, Herts CM234BS United

ops Stortford, FIGURE CHIZOTEC CHIZOTEC

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Owner-ship Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered

An undivided 0.8782% interest in Unit 28A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').
The default giving rise to the sale is the

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522228 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid cured by the assessment tien is for uripaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.64 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$4.712.22 ("Amount Secured by the Lien").

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 \$4,712.22. 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

/alerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 ORANGE COUNTY

P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266 11080-919832 NONJUDICIAL PROCEEDING TO FORE-

CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022406 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION. Lienholder

DAVID H. TRIEGER; JANET M. TRIEGER

TRUSTEE'S NOTICE OF SALE

David H. Trieger, 9648 FALLBROOK DRIVE, Dallas, TX 75243-6152 Janet M. Trieger, 9648 FALLBROOK DRIVE, Dallas, TX 75243

DRIVE, Dallas, TX 75243
Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered for sale:

An undivided 0.7409% interest in Unit

17B of the Disney's BoardWalk Villas a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Offiial Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522228 of the Public Records of Orange County, Florida. The amount se cured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.09 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 \$3,281.38

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,281.38. 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 uppaid condoresponsible 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919652

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022419 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

LAURA C. TANAKA Obligor

TRUSTEE'S NOTICE OF SALE TO: Laura C. Tanaka, 20702 El Toro Road, Apartment 249, Lake Forest, CA

Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Owner-ship Interest at Disney Vacation Club at Disney's BoardWalk Villas will be offered for sale:

undivided 0.3787% interest in Unit 27A of the Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522228 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.81 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,630.65 ("Amount Secured by the Lien").

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 \$2,630.65. 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

Interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919654

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE

ORANGE COUNTY

FILE NO.: 20-022435 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

JOSE IGNACIO CAMPOS TORRES

TRUSTEE'S NOTICE OF SALE TO: Jose Ignacio Campos Torres, CALLE XOCHICALCO 434, PH 1, Ciudad De Mexico, Cdmx 03020 Mexico

Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for

An undivided 0.0934% interest in Unit 41 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded July 19, 2018 in Instrument Number 20180427786 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$21,185.97, together with interest accruing on the principal amount due at a per diem of \$7.26, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$25,905.77 ("Amount Secured by the Lien").

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, Irustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$25,905.77. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919724

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022442 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

ANN T. PETROCCI

TRUSTEE'S NOTICE OF SALE TO: Ann T. Petrocci, 1410 CURRY ROAD, APARTMENT 327, Schenectady, NY 12306

Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for

An undivided 0.2372% interest in Unit 15 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522266 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 \$1.21 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 \$3,606.73 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,606.73. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919656

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 7952.000 FILE NO.: 20-022455
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

ORANGE COUNTY

JACQUELINE C. JANIK

Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Jacqueline C. Janik, 8439 NORTH SERVITE DRIVE, APARTMENT 102, Milwaukee, WI 53223

Waukee, WI 53/223
Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walth Disney World Resort will be offered for Disney World Resort will be offered for

undivided 0.2740% 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 as recorded in Official Records Book 4361, Page 2551, Public Records of Or-ange 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 as recorded October 6, 2020 in Instrument Number 20200522266 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.97 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 \$3,001.80

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may re-deem 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 \$3,001.80. Said funds for cure or redemption must be received by the Trustee before the Certifi-cate of Sale is issued.

cate 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 Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266 11080-919823 NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 8429.000 FILE NO.: 20-022458
PALM FINANCIAL SERVICES, INC., A

PATRICK T. WATERS; WINIFRED MARY WATERS Obligor(s)

TRUSTEE'S NOTICE OF SALE

FLORIDA CORPORATION,

Lienholder,

TO:
Patrick T. Waters, 1727 MELMAR ROAD,
Huntingdon Valley, PA 19006-7982
Winifred Mary Waters, 1727 MELMAR
ROAD, Huntingdon Valley, PA 19006
Notice is hereby given that on June 2,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the
following described Timeshare Ownership
Interest at Disney Vacation Club at Walt Interest at Disney Vacation Club at Walt Disney World Resort will be offered for

An undivided 0.1286% interest in Unit 26 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to minium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as record-

Timeshare Ownership Interest as record-ed October 6, 2020 in Instrument Number 20200522266 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus inter est accruing at a per diem rate of \$0.53 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,832.62 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,832.62. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

If the successful bidder fails to pay the

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266 11080-919822 NONJUDICIAL PROCEEDING TO FORE-

CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 12250.000 FILE NO.: 20-022466 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

TRUSTEE'S NOTICE OF SALE TO: Althea F. Morrison, 2 SEA TRUMPET DRIVE, York, ME 03909-6371 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walth Disney World Psect will be offered for Disney World Resort will be offered for

An undivided 0.1704% interest in Unit 32 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condo-minium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').
The default giving rise to the sale is the

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522266 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus inte est accruing at a per diem rate of \$1.11 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 \$3,381.11 ("Amount Secured by the Lien"). The Obligor has the right to cure this de-

fault and any junior interestholder may re-deem 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 \$3,381.11. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

owed by the Obligor or prior owner.

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919828

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 12250.002 FILE NO.: 20-022467 PALM FINANCIAL S SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

ALTHEA F. MORRISON Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Althea F. Morrison, 2 SEA TRUMPET DRIVE, York, ME 03909-6371

DRIVE, YORK, ME 03909-6371
Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walth Disney World Pascut will be offered for Disney World Resort will be offered for

An undivided 0.1168% interest in Unit 48 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condo-minium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').
The default giving rise to the sale is the

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522266 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.69 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,322.17

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may re-deem 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 \$2,322.17. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919827

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 21013.000 FILE NO.: 20-022490 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

RICHARD C. RUMBAUGH; MARSHA M. RUMBAUGH

LEGAL ADVERTISEMENT ORANGE COUNTY

TRUSTEE'S NOTICE OF SALE

TO:
Richard C. Rumbaugh, 1 CHEVOIT
COURT, Durham, NC 27712
Marsha M. Rumbaugh, 1 CHEVOIT
COURT, Durham, NC 27712
Notice is hereby given that on June 2,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LI C. 300 North Orange

Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for

An undivided 0.1275% interest in Unit 45 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522266 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.91 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,855.84 ("Amount Secured by the Lien").

The Obligor has the right to cure this de-fault and any junior interestholder may re-deem 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 \$2,855.84. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 23848.000 FILE NO.: 20-022495 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

DENNIS E. CLARK; CYNTHIA A. CLARK

TRUSTEE'S NOTICE OF SALE

Dennis E. Clark, 311 WEST HANOVER STREET, Newtown, PA 18940-1441 Cynthia A. Clark, 311 WEST HANOVER STREET, Newtown, PA 18940-1441 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for

sale: An undivided 0.0670% interest in Unit 38 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522266 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest. est accruing at a per diem rate of \$0.60 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,060.59 ("Amount Secured by the Lien").

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 \$2,060.59. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, 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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919824

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022499
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

GILBERT GACRAMA; MARIA Z. GAC-

LEGAL ADVERTISEMENT ORANGE COUNTY

TRUSTEE'S NOTICE OF SALE

TO:
Gilbert Gacrama, 4 San Miguel Drive,
SOUTH BAY Garden, Sucat, Paranague,
Metro Manila 1700 Philippines
Maria Z. Gacrama, 20 POLA BAY DRIVE,
SOUTH BAY DR, BARANGAY BF
HOMES, Paranague, 99999 Philippines
Nation: In Parch Signey 1999 Philippines

Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walth Disney World Resort will be offered for Disney World Resort will be offered for

An undivided 0.1206% interest in Unit 38 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').
The default giving rise to the sale is the

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522266 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unnaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.06 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 \$3,243.62 ("Amount Secured by the Lien"). The Obligor has the right to cure this de-

fault and any junior interestholder may re-deem 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 \$3,243.62. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condo minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919646

NON-JUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE
FILE NO.: 20-022558
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

KATHERINE C. NEAL Obligor

TRUSTEE'S NOTICE OF SALE TO: Katherine C. Neal, 1202 TOM VIEW AVENUE, Belleair, FL 33756

AVENUE, Belleair, FL 33/36 Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale: An undivided 0.3380% interest in Unit 30

of the Disney's Polynesian Villas & Bunga-lows, 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 'Declara-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded December 7, 2015 in Instrument Number 20150632656 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$21,746.35, 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 \$26,198.08 ("Amount Secured by 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 \$26,198.08. 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

Interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919671

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14009922.000 FILE NO.: 20-022564 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

TIFFANY J. DAVIS Obligor(s)

TRUSTEE'S NOTICE OF SALE

LEGAL ADVERTISEMENT

ORANGE COUNTY TO: Tiffany J. Davis, 82 SAINT MARKS PLACE, APARTMENT 1B, Staten Island, NY 10301-1645

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale: Bungalows will be offered for sale:

An undivided 0.3802% interest in Unit 42 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 'Declara-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded July 6, 2016 in Instrument Number 20160344988 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$18,021,39, togethwith interest accruing on the amount due at a per diem of \$7.41, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$24,244.32 ("Amount Secured by the Lien").
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 \$24,244.32. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condo-minium 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

Interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919814

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14015128.000 FILE NO.: 20-022580 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MARK F. GOUVEIA; JENNIFER L. GOU-Obligor(s)

TRUSTEE'S NOTICE OF SALE

Mark F. Gouveia, 15 WOOD STREET, Rehoboth, MA 02769-2223 Jennifer L. Gouveia, 15 WOOD STREET, Rehoboth, MA 02769-2223

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas &

Bungalows will be offered for sale: An undivided 0.2073% interest in Unit 8 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 'Declara-

default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded December 1, 2016 in Instrument Number 20160623113 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount. cipal of the mortgage due in the amount of \$13,056.92, together with interest accruing on the principal amount due at a per diem of \$6.44, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$16.827.26 ("Amount Secured by the

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,827.26. 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 Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919837

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022586 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

SANDY MICHELL HEATHCOE

TRUSTEE'S NOTICE OF SALE TO: Sandy Michell Heathcoe, 638 McCartney Drive, Orange, TX 77632-3903 Notice is hereby given that on May 26, **LEGAL ADVERTISEMENT**

ORANGE COUNTY

2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.1521% interest in Unit 64 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 'Declara-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded March 6, 2017 in Instrument Number 20170116315 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$6,742.00, together with interest accruing on the principal amount due at a per diem of \$2.31, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$8,965.65 ("Amount Secured by the Lien").

The Obligor has the right to cure this de-fault and any junior interestholder may re-deem 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 \$8,965.65. 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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 elephone: 407-404-5266 11080-919626

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022614
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

CLAIRE VICTORIA FOSTER; JOAN MARY FOSTER Obligor

TRUSTEE'S NOTICE OF SALE

Claire Victoria Foster, 2 QUEASTYBIRCH COTTAGES, QUEASTYBIRCH LANE, COTTAGES, QUEASTYBIRCH LANE, Cheshire, Hatton Warrington WA44DQ

United Kingdom
Joan Mary Foster, 2 QUEASTYBIRCH
COTTAGES, QUEASTYBIRCH LANE, Cheshire, Hatton Warrington WA4 4DQ United Kingdom

United Kingdom
Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.0422% interest in Unit 13 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 'Declara-

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 as recorded October 6, 2020 in Instrument Number 20200522260 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.11 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 \$852.60 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may reduce the latest the state of the state deem 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 \$852.60. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. \$721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919623

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022620 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MARTIN SEAN KELLY; LEAH SIAN

TRUSTEE'S NOTICE OF SALE

Martin Sean Kelly, 17 NELSON ROAD,

Corby, Northamptonshire NN172RN United Kingdom Leah Sian Kelly, 59 WILLOWBROOK

ROAD, Corby, No NN172EE United Kingdom Northamptonshire Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership

Interest at Disney's Polynesian Villas & Bungalows will be offered for sale: An undivided 0.0676% interest in Unit 23 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 'Declara-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 as recorded October 6, 2020 in Instrument Number 20200522260 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest. est accruing at a per diem rate of \$0.16 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$974.67 ("Amount Secured by the Lien").

The Obligor has the right to cure this de-fault and any junior interestholder may re-deem 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 \$974.67. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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

Valerie N. Edgecombe Brown, Esg. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919649

NONJUDICIAL PROCEEDING TO FORE CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022629 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

MELISSA S. DANIEL Obligor

Lienholder

TRUSTEE'S NOTICE OF SALE TO: Melissa S. Daniel, 210 BRAHMWELL COURT, Lafayette, LA 70508-1827 COURT, Lafayette, LA 70508-1827 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.3802% interest in Unit 17 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 'Declara-

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 as recorded October 6, 2020 in Instrument Number 20200522260 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.51 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,832.40

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,832.40. Said funds for cure or redemption must be received by the Trustee before the Certifi-

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 condo-minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919657

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022640
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

vs. ROSEMARY ANN BARTLE; TARA KIM Obligor

TRUSTEE'S NOTICE OF SALE

TO:
Rosemary Ann Bartle, 2424 EAST 9TH
STREET, Casper, WY 82609-2838
Tara Kim Fairbanks, 2424 EAST 9TH
STREET, Casper, WY 82609-2838
National Control of the Notice is hereby given that on May 26,

LEGAL ADVERTISEMENT ORANGE COUNTY

2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.5577% interest in Unit 58 of the Disney's Polynesian Villas & Bunga-lows, 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 'Declara-

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 as recorded October 6, 2020 in Instrument Number 20200522260 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest est accruing at a per diem rate of \$0.74 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,401.31 ("Amount Secured by the Lien"). The Obligor has the right to cure this default and any junior interestholder may redom its interest up to the date the Trustee

deem 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 \$2,401.31. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919658

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022657 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

MIGDALUZ CORDERO BAEZ; EDGAR-DO SANTIAGO VALENTIN

TRUSTEE'S NOTICE OF SALE

Migdaluz Cordero Baez, Mansiones De Ciudad Jardin, 318 Calle Lanzarote, Caguas, 00727-1402 Puerto Rico

Caguas, 007/27-1402 Puerto Rico
Edgardo Santiago Valentin, Mansiones
De Ciudad Jardin, 318 Calle Lanzarote,
Caguas, 00727-1402 Puerto Rico
Notice is hereby given that on May 26,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.2736% interest in Unit 1D of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amend-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded August 29, 2019 in Instrument Number 20190539348 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$29,600.58, together with interest accruing on the principal amount due at a per diem of \$12.16, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$37,417.97 ("Amount

Secured by the Lien").
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 \$37,417.97. 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 te of recording this N 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266

11080-919707

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 10006958.003 FILE NO.: 20-022681 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

FRANK A. FREEMAN Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Frank A. Freeman, 60 COKER COURT, Magnolia, DE 19962 COURT, Magnolla, DE 19962
Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Re-

ORANGE COUNTY

sort will be offered for sale: An undivided 0.2189% interest in Unit 23A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded August 7, Ownership interest as recorded Adgust 7, 2015 in Instrument Number 20150413715 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$7,969.63, together with interest accruing on the principal amount due at a per diem of \$2.51, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$10,146.18 ("Amount Secured by the Lien").

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 \$10,146.18. 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 Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919813

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022694 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder

GARRICK GOODWIN; CATHERINE GOODWIN

TRUSTEE'S NOTICE OF SALE

Garrick Goodwin, P.O. Box 699, Southampton, NY 11969
Catherine Goodwin, 15 BRIDIES PATH, Southampton, NY 11968

Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timesbare Overschip following described Timeshare Ownership Interest at Disney's Saratoga Springs Re-

sort will be offered for sale:
An undivided 0.1970% interest in Unit 67B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condomini-um"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522285 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.39 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,529.14

("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,529.14. 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

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919653

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022704 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

HERMAN R. HOOK: JANET M. HOOK

TRUSTEE'S NOTICE OF SALE

Lienholder,

Herman R. Hook, 10431 Saint Johns Drive, Algonac, MI 48001 Janet M. Hook, 22449 Marine Avenue, East Point, MI 48201

East Polit, MI 46201
Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:
An undivided 0.3284% interest in Unit 1M

of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Con-

ORANGE COUNTY

dominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522285 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.35 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,432.47

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,432.47. Said funds for cure or redemption must be received by the Trustee before the Certifi-cate 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 condo-minium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner

of 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

Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919645

NONJUDICIAL PROCEEDING TO FORE CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022706 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

vs. MELINDA H. WALLS; RODGER D. WALLS, JR. Obligor

TRUSTEE'S NOTICE OF SALE

Melinda H. Walls, 225 Saluda Street, Ninety Six, SC 29666 Rodger D. Walls, Jr., 225 Saluda Street,

Rodger D. Walls, Jr., 225 Saluda Street, Ninety Six, SC 29666
Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Letterated Dispared Series Benefit of the Company of the Interest at Disney's Saratoga Springs Resort will be offered for sale:
An undivided 0.5474% interest in Unit 1B

of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominiis assented condimination (the Condomini-um"), according to the Declaration of Con-dominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as record-ed October 6, 2020 in Instrument Number 20200522285 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus inter est accruing at a per diem rate of \$0.84 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,688.05

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may re-deem 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 \$2,688.05 Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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 condo minium 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 t to purch

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919650

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022734 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

LEONARD S. MOSHER; MARILYN G. MOSHER Obligor

TRUSTEE'S NOTICE OF SALE

Leonard S. Mosher, PO BOX 171, South Haven, MI 49090-0171 Haven, MI 49090-0171
Marilyn G. Mosher, 4868 GOLDEN RIDGE
TRAIL, Portage, MI 49024-1760
Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Re-sort will be offered for sale:

An undivided 0.5474% interest in Unit 31B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Con-dominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

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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 as recorded October 6, 2020 in Instrument Number 20200522285 of the Public Records of Orange County Florida The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.84 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,688.05 ("Amount Secured by the Lien").

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 \$2,688.05. 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. Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

11080-919651 NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 7060384.000 FILE NO.: 20-022816
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

vs. MARTHA E. APPEL; SUZANNE DE Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Martha E. Appel 26 BERKELEY STREET Surrey, ND 58785 Suzanne De Avilla 114 GRANT STREET Washington, IL 61571-1922 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce

Lienholder,

a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.3503% interest in Unit 122B 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 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 to control of the County Trustee proceeding by serving written obiection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,143.70, plus interest (calculated by multiplying \$0.65 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemotion must be Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esg. Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919762

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022899 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

MICHAEL TUBOLINO; JENNIFER TUBO-

TRUSTEE'S NOTICE OF SALE

TO:
Michael Tubolino, 2885 Evergreen Avenue, Oceanside, NY 11572-1916
Jennifer Tubolino, 2885 Evergreen Avenue, Oceanside, NY 11572-1916 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villea at Pienovic Grand Florid Interest at Villas at Disnev's Grand Floridian Resort will be offered for sale: An undivided 0.0800% interest in Unit 4A

of the Villas at Disnev's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded May 16, 2014 in Instrument Number 20140245539 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$12,511.12, together with interest according to the principal. er with interest accruing on the principal amount due at a per diem of \$6.00, and

together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$15,963.22 ("Amount

date of the sale of \$15,963.22 ("Amount Secured by the Lien").

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 \$15,963.22. Said funds for cure or redemotion must be received by the Trustee demption 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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919678

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022905
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

vs. CLAIRE VICTORIA FOSTER; JOAN MARY FOSTER Obligor

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Claire Victoria Foster 2 QUEASTYBIRCH COTTAGES QUEASTYBIRCH LANE Cheshire, Hatton Warrington WA44DQ

United Kingdom Joan Mary Foster 2 QUEASTYBIRCH COTTAGES **CLIEASTYBIRCH LANE** Cheshire, Hatton Warrington WA44DQ

United Kingdom
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described

An undivided 0.2135% interest in Unit 9A 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum paried of forth (fine (45) dolor until minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,695.39, plus interest (calculated by multiplying 23.40 times the amount of the beautiplying the sending the sen plus interest (calculated by multiplying \$3.49 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5613 Telecopier: 614-220-5613 11080-919780

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE
FILE NO.: 20-022907
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

VS. ANIBAL FIGUEIREDO DA SILVA, JR; MARIA EDUARDA DOS SANTOS FIGUEIREDO Obligor

TRUSTEE'S NOTICE OF SALE

Anibal Figueiredo Da Silva, Jr, 13000 BREAKING DAWN DRIVE, UNIT 332, Orlando, FL 32824-5131

Maria Eduarda Dos Santos Figueiredo, RUA MARIA JOSE RIQUE 417, BAIRRO CRISTO REDENTOR, Joao Pessoa, 058071610 Brazil

Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, ti following described Timeshare Ownership Interest at Villas at Disney's Grand Florid-ian Resort will be offered for sale: An undivided 0.4270% interest in Unit 10B

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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded June 25. 2015 in Instrument Number 20150329659 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$19,872.94, together with interest accruing on the principal amount due at a per diem of \$6.81, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$25,910.18 ("Amount Secured by the Lien").

ORANGE COUNTY

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 \$25,910.18. 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. interest

Valerie N. Edgecombe Brown, Esq

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919739

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13012845.000 FILE NO.: 20-022908 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

vs. CARLOS CASTILLO MARTINEZ Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Carlos Castillo Martinez VALENTIN AMADOR 165 CENTRO

San Luis Potosi 78000

Mexico
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described

An undivided 0.3416% interest in Unit 10B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Decla-ration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the

The default giving rise to these proceedings is the failure 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 southy, include the obligion has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certificate. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$19,180.63, plus interest (calculated by multiplying \$5.43 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus. OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 7076209.002 FILE NO.: 20-022915 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

BRANKICA CURRERI Obligor(s)

11080-919779

TRUSTEE'S NOTICE OF SALE TO: Brankica Curreri, 60 SHADY LANE DRIVE, Beach Lake, PA 18405-4005 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:

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 lorida 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 as recorded October 6, 2020 in Instrument Number 20200522230 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.35 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,416.06

("Amount Secured by the Lien"). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the induced issues the Certificate of Sale by sending to the Trustee payable to certified funds to the Trustee payable to the Lienholder in the amount of \$1,416.06. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate of Sale is issued. Any person, other than the Obligor as of 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 condo-minium assessments that come due up to the time of transfer of title, including those

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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

/alerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919847

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTROCT NO.: 12008426.001 FILE NO.: 20-022916 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

OSCAR VALENTIN PEREZ VALLEJO; MARIA FERNANDA ANCONA INFAN-Obligor(s)

TRUSTEE'S NOTICE OF SALE

Oscar Valentin Perez Vallejo, BOSQUE DE ALMENDROS 187, RESIDENCIAL BOSQUES, Irapuato, Irapuato Guanajua-to 36833 Mexico

Maria Fernanda Ancona Infanzon, BOSQUE DE ALMENDROS 187, RESI-DENCIAL BOSQUES, Irapuato, Irapuato Guanajuato 36833 Mexico

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:

An undivided 0.1281% interest in Unit 8A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522230 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.22 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,132.90

("Amount Secured by the Lien"). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,132.90. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate of Sale is issued. Any person, other than the Obligor as of Any person, other than the Coligor 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 Interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216 elephone: 407-404-5266 11080-919821

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022917 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

FELIPE ENRIQUEZ

TRUSTEE'S NOTICE OF SALE TO: Felipe Enriquez, SIMON BOLIVAR 2063, Monterrey, 64460 Mexico 2063, Monterrey, 64460 Mexico Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Florid-

n undivided 0.2135% interest in Unit 1A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Decla ration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the imeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522230 of the Public Records of Orange County, Florida. The amount se cured by the assessment lien is for unpaid assessments, accrued interest, plus inter est accruing at a per diem rate of \$0.65 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,201.24

"Amount Secured by the Lien").
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 \$2,201.24. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condo-minium assessments that come due up to

ORANGE COUNTY

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919663

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 13000428.002 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

vs. FELIPE ENRIQUEZ

Lienholder.

TRUSTEE'S NOTICE OF SALE TO: Felipe Enriquez, SIMON BOLIVAR 2063, Monterrey, 64460 Mexico

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale undivided 0.2135% interest in Unit 1A

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

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522230 of the Public Records of Orange County, Florida. The amount sequend by the assessment lien is for unpaid cured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.66 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,235.99

("Amount Secured by the Lien").
The Obligor has the right to cure this de fault 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 \$2,235.99. Said funds for cure or redemption must be received by the Trustee before the Certifi-cate 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 condo-minium 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 Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919838

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

JULIE E. BROPHY

TRUSTEE'S NOTICE OF SALE TO: Julie E. Brophy, 5 Forest Lane, Manchester, MA 01944

cnester, MA 01944 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:

An undivided 0.0640% interest in Unit 3A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Decla-ration of Condominium thereof as recorded in Official Records Book 10545, Page 3964. Public Records of Orange County, '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 as recorded October 6, 2020 in Instrument Number 20200522230 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest of county, and the second county of \$0.22 est accruing at a per diem rate of \$0.22 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,098.04 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,098.04. 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

Valerie N. Edgecombe Brown, Esq.

ORANGE COUNTY

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE
FILE NO.: 20-022978
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

TIMERA WAYNE BULLOCK; ERNES-TINE SHOFFNER JACKSON Obligor

TRUSTEE'S NOTICE OF SALE

Timera Wayne Bullock, 863 East Price Street, Philadelphia, PA 19138-1717 Ernestine Shoffner Jackson, 6056 North 21st Street, Philadelphia, PA 19138-2402 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest of Corpus Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2361% interest in Unit 2D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, 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 as recorded September 13, 2017 in Instrument Number 20170500711 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the proposal of the mortgage due in the amount cipal of the mortgage due in the amount of \$14,645.68, together with interest accruing on the principal amount due at a per diem of \$6.02, and together with the costs of this proceeding and sale, for a to-tal amount due as of the date of the sale of \$19,440.39 ("Amount Secured by the

of \$19,440.39 (Amount Secured by the Lien").

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 \$19,440.39. Said funds for cure or redemption must be received by the Trustee demption 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919627

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-023013 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

ANGEL J. CADME-AVENDANO Obligor

TRUSTEE'S NOTICE OF SALE TO: Angel J. Cadme-Avendano, 172 Clinton Place, Hackensack, NJ 07601-4634 ton Place, Hackensack, NJ 07601-4634 Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

fered for sale: An undivided 0.2471% interest in Unit 9 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, 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 as recorded January 4. of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$19,646.22, together with interest according to the principal of the mortgage. er with interest accruing on the principal amount due at a per diem of \$8.07, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$25,608.65 ("Amount

date of the sale of \$25,008.05 (AIIIOUIII Secured by the Lien").

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 Cartificate of Sale. Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$25,608.65. Said funds for cure or reof \$25,008.65. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266 11080-919630

IN THE CIRCUIT COURT OF THE NINTH IN AND FOR ORANGE COUNTY, FLOR-

Case No.: 2019-CA-015181-O Division: 37 Judge Jeffrey L. Ashton Palm Financial Services, Inc., a Florida

Melanie V. Kennedy, et al. Defendants.

Corporation

NOTICE OF SALE AS TO COUNT(S) I

Notice is hereby given that on May 25, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk_realforeclose.com the following described Timeshare Ownership Interest:

An undivided 0.0767% interest in Unit 25 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condo-minium (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.: 36972.008)

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 April 13, 2021, in Civil Case No. 2019-CA-015181-O, pending in the Circuit Court in Crease County, Elevido. Orange County, Florida.
Valerie N. Edgecombe Brown (Florida Bar

Cynthia David (Florida Bar No.: 91387) chael E. Carleton (Florida Bar No.:

1007924) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: stateefiling@manleydeas.com
Secondary: vnbrown@manleydeas.com
Attorney for Plaintiff
11080-919810

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

Case No.: 2020-CA-007234-O

Division: 40 Judge Reginald K. Whitehead Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff,

The Estate of William H. Odell, et al. Defendants.

NOTICE OF SALE

Notice is hereby given that on May 25, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Owner-

ship Interest: VOI Number 222661-01, an Annual Type, Number of VOI Ownership Points 100000 in the Flex Vacations Ownership Plan, ac-cording and subject to the Flex Vacations Declaration of Vacation Ownership Plan "C'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.: 42-01-22661) 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 April 14, 2021, in Civil Case No. 2020-CA-007234-O, pending in the Circuit Court in Orange County, Florida.

Valerie N. Edgecombe Brown (Florida Bar No.: 10193) Cynthia David (Florida Bar No.: 91387)

Michael E. Carleton (Florida Bar No.: 1007924)
Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613
Primary: stateefiling@manleydeas.com
Secondary: vnbrown@manleydeas.com
Attorney for Plaintiff
11080-919811

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

2020-CA-009320-O Division: 40

Judge Reginald K. Whitehead Bella Florida Condominium Association, Inc., a Florida Corporation

vs. The Estate of Beverly L. Rohde, et al. Defendants.

NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on May 25, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

ship Interest:
Unit Week 06, in Unit 05506, an Odd
Biennial Unit Week in Bella Florida Condominium, pursuant to the Declaration
of Condominium as recorded in Official
Records Book 6222, Page 1987, Public
Records of Orange County, Florida and
all amendments thereof and supplements
thereto ('Declaration') (Contract No.: 1501-717130)

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

the property owner as of the date of the list 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 April 14, 2021, in Civil Case No. 2020-CA-009320-Q, pending in the Circuit Court in

Orange County, Florida.
Cynthia David (Florida Bar No.: 91387)
Valerie N. Edgecombe Brown (Florida Bar No.: 1012) No.: 10193) Michael E. Carleton (Florida Bar No.: 1007924) Manley Deas Kochalski LLC

LEGAL ADVERTISEMENT ORANGE COUNTY

P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: cd@manleydeas.com Attorney for Plaintiff 11080-919807

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLOR-Case No.: 2020-CA-009359-O

Division: 40
Judge Reginald K. Whitehead
Bella Florida Condominium Association, Inc., a Florida Corporation

The Estate of Richard H. Massey, et al.

NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on May 25, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest

Unit Week 20, in Unit 01205, an Annual Unit Week in Bella Florida Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, Florida and all amendments thereof, and supplements thereof, (Declaration) thereof and supplements thereto ('Declaration') (Contract No.: 15-01-700444)

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

the property owner as of the date of the lispendens 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 April 14, 2021, in Civil Case No. 2020-CA-009359-O, pending in the Circuit Court in Orange County, Florida. Valerie N. Edgecombe Brown (Florida Bar No.: 10193)

No.: 10193) Cynthia David (Florida Bar No.: 91387) Michael E. Carleton (Florida Bar No.: 1007924)

Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: vnbrown@manleydeas.com Attorney for Plaintiff 11080-919809

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

Case No.: 2020-CA-012289-O

Division: 40
Judge Reginald K. Whitehead
Palm Financial Services, Inc., a Florida Corporation

Jason C. Cutri, et al. Defendants.

NOTICE OF SALE AS TO COUNT(S) VI

Notice is hereby given that on May 25, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Owner-

An undivided 0.6290% interest in Unit 90B 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.: 10026223.000).

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

the property owner as of the date of the lispendens 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 April 14, 2021, in Civil Case No. 2020-CA-012289-O, pending in the Circuit Court in Orange County, Florida.

Cynthia David (Florida Bar No.: 91387) Valerie N. Edgecombe Brown (Florida Bar No.: 10193)

No.: 10193)
Michael E. Carleton (Florida Bar No.: 1007924)

Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, 0H 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: stateefiling@manleydeas.com Secondary: cd@manleydeas.com Attorney for Plaintiff Attorney for Pla 11080-919812

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

Case No.: 2021-CA-000925-O

Division: Judge Paetra Brownlee Palm Financial Services, Inc., a Florida Corporation

TODD KOKOTAJLO, et al. Defendants.

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT II AGAINST DEFENDANT PETER GEOR-

To:
PETER GEORGIANNA
47 MAIN STREET
SCOTTSVILLE, NY 14546-1351
UNITED STATES OF AMERICA
and all parties claiming interest by,
through, under or against Defendant(s)
PETER GEORGIANNA, and all parties
having or claiming to have any right, title or
interest in the property herein described: 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: COUNT II

COUNT II

An undivided 0.6139% interest in Unit 104C 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')

ORANGE COUNTY

Contract No.: 9011105.000 has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CYNTHIA DAVID, 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 Plain-tiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Com-

plaint.
WITNESS my hand and seal of this Court on the 14th day of April, 2021. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA By: Ramona Velez

NOTICE TO PERSONS WITH DISABILI-

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

MANLEY DEAS KOCHALSKI LLC 11080-919776

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

Case No.: 2021-CA-001092-O Division: 40

Judge Reginald K. Whitehead Palm Financial Services, Inc., a Florida Corporation Plaintiff,

The Estate of Barbara L. Cazier, et al. Defendants.

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT IV AGAINST DEFENDANT MARK ALLEN, POTENTIAL HEIR TO PATRICIA

MARK ALLEN. AS POTENTIAL HEIR TO PATRICIA ANNE ALLEN 62929 CRIMSON DRIVE

UNIT 45 WASHINGTON, MI 48094-1744 UNITED STATES OF AMERICA and all parties claiming interest by, through, under or against Defendant(s) MARK ALLEN, AS POTENTIAL HEIR TO PATRICIA ANNE ALLEN, 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

property in Orange County, Florida: COUNT IV An undivided 0.3706% interest in Unit 13 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

enforce a lien on the following described

ments thereto. Contract No.: 15013227,000 has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on VALERIE N. EDGECOMBE BROWN, 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 1st day of April, 2021.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: Sandra Jackson By: Sandra Jackson

Deputy Clerk NOTICE TO PERSONS WITH DISABILI-

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) enue, Suite STU, Orlando, Florida, (407) 386-2303, at least 7 days before your scheduled court appearance, or immedi-ately 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

MANLEY DEAS KOCHALSKI LLC 11080-919770

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 9029783.000 FILE NO.: 21-000413 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MICHAEL R. PALAZZO Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Michael R. Palazzo, 276 Nichols Street, Carmel, NY 10512-5017 Street, Carmer, NY 10512-5017
Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the Avertide, Sulfer 1340, Orlando, Friolda, title following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:
An undivided 0.6139% interest in Unit 93F of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium") according to the Declaration of Condominium").

um"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records Book 90/7, 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 as recorded September 27, 2013 in Instrument Number **ORANGE COUNTY**

20130516068 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$5,951.44, together with interest accruing on the principal amount due at a per diem of \$2.04, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$7,458.04

("Amount Secured by the Lien"). The Obligor has the right to cure this default and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,458.04. 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. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919820

NONJUDICIAL PROCEEDING TO FORE CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000426 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

FERNANDO RECIO FLORES; KARLA SI-WADY KAWAS Obligor

TRUSTEE'S NOTICE OF SALE

Lienholder,

Fernando Recio Flores, 1209 San Dario Avenue, Pmb 9261, Laredo, TX 78040-

Karla Siwady Kawas, 1209 San Dario Avenue, Pmb 9261, Laredo, TX 78040 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.9577% interest in Unit 2G of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium there-of as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

ments 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 as recorded November 30, 2017 in Instrument Number 20170652199 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount cipal of the mortgage due in the amount of \$33,491.23, together with interest accruing on the principal amount due at a per diem of \$10.55, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$39,059.83 ("Amount Secured by the Lien")

the Lien").

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 \$39,059.83. Said funds for cure or redemotion must be received by the Trustee demption 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 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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919624

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 10010473.019
FILE NO.: 21-000427
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

FERNANDO RECIO FLORES: KARLA SI-Obligor(s)

TRUSTEE'S NOTICE OF SALE

Fernando Recio Flores, 1209 San Dario Avenue, PMB 9261, Laredo, TX 78040-4505

4505 Karla Siwady Kawas, 1209 San Dario Avenue, PMB 9261, Laredo, TX 78040 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be of-fered for sale: An undivided 0.9577% interest in Unit

2G of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Time-

ORANGE COUNTY

share Ownership Interest as recorded November 30, 2017 in Instrument Number 20170652201 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$47,317.10, together with interest accruing on the principal amount due at a per diem of \$14.91, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$55.041.03, "through Secured by sale of \$55,041.03 ("Amount Secured by

the Lien").

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 \$55,041.03. 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 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 condo-

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

minium assessments that come due up to

interest. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266 11080-919835 NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000443 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

Lienholder, OTHER BROTHER'S DRYWALL, INC., A FLORIDA CORPORATION; ALAINA AGOGI IA Obligor

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Other Brother's Drywall, Inc., A Florida Corporation

c/o Alaina Agoglia 280 Lock Road Deerfield Beach, FL 33442 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following

Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as: An undivided 0.4103% interest in Unit 16A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to

the Declaration of Condominium there-of 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 to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as rethe Timeshare Ownership Interest as re-corded 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 Obligor has the right to cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certi-The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$31,047.93, plus interest (calculated by multiplying \$12.05 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

is issued. is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919683

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14001912.000 FILE NO.: 21-000471 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MARTIN MORFE FLORES; AQUILRUB CARBALLO AROCHA Obligor(s)

TRUSTEE'S NOTICE OF SALE

Martin Morfe Flores, PO Box 25323, Miami, FL 33102-5323 Aquilrub Carballo Arocha, PO Box 25323, Miami, FL 33102-5323

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.3169% interest in Unit 14 of the Disney's Polynesian Villas & Bungalows a leaghful condemining (the "Condemining the Condemining the Co

of the Disney's Polynesian Villas & Bunga-lows, a leasehold condominium (the "Con-dominium"), 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 'Declara-

and all americanies accessions.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded June 22, 2015 in Instrument Number 20150319561 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$13,017.44, together with interest accruing on the principal amount due at a per diem of \$446, and together with the costs of this proceeding and sale, for a total amount due as of the

date of the sale of \$15,754.36 ("Amount Secured by the Lien").

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 \$15,754.36. Said funds for cure or re-demption 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-919819

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000472 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

vs. JASON NEWBOUND

TRUSTEE'S NOTICE OF SALE TO: Jason Newbound, 7247 Belle Pointe Drive, Belleville, MI 48111-5360 Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange

Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:
An undivided 0.2281% interest in Unit 24 of the Disney's Polynesian Villas & Bungalows all beached condemicing the "Control of the Disney's Polynesian Villas & Bungalows all pached condemicing the "Control of the Disney's Polynesian Villas & Bungalows all pached condemicing the "Control of the Disney's Polynesian Villas & Bungalows all pached condemicing the "Control of the Polynesia lows, 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')

tion).
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded November 4, 2015 in Instrument Number 20150575695 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$10,588.53, together with interest accruing on the principal amount due at a per diem of \$5.22, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$13,386.64 ("Amount Secured by the

Lien"). The Obligor has the right to cure this de-

fault 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 \$13,386.64. 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 condo-minium assessments that come due up to

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

the time of transfer of title, including those

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919631

NONJUDICIAL PROCEEDING TO FORE CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14006615.000 FILE NO.: 21-000473
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder

vs. JORGE A. CARDOZA

TRUSTEE'S NOTICE OF SALE TO: Jorge A. Cardoza, 2614 Southwest 36TH Avenue, Miami, FL 33133 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:
An undivided 0.2112% interest in Unit 28 of the Disney's Polynesian Villas & Bungalows all beached condemicing the "Control of the Disney's Polynesian Villas & Bungalows all pached condemicing the "Control of the Disney's Polynesian Villas & Bungalows all pached condemicing the "Control of the Disney's Polynesian Villas & Bungalows all pached condemicing the "Control of the Disney of th

lows, 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 'Declara-

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 as recorded January 27, 2016 in Instrument Number 20160046115 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortrage due in the amount cipal of the mortgage due in the amount of \$16,846.35, together with interest accruing on the principal amount due at a per diem of \$8.31, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$20,631.77 ("Amount Secured by the

Lien").
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

ORANGE COUNTY

payable to the Lienholder in the amount of \$20,631.77. 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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14010146.000 FILE NO.: 21-000474
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

JENNIFER L. DONNELLY

TRUSTEE'S NOTICE OF SALE TO: Jennifer L. Donnelly, 781 Union Street, Manchester, NH 03104-3668 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas &

Bungalows will be offered for sale: An undivided 0.2535% interest in Unit 17 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 'Declara-

tion).
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded May 20, 2016 in Instrument Number 20160260842 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$10,766.80, together with interest accruing on the principal amount due at a per diem of \$3.69, and the principal amount due at a per diem of \$3.69, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$13,119.24 ("Amount

Secured by the Lien").

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 ayable to the Lienholder in the amount \$13,119.24. Said funds for cure or redemption must be received by the Trustee

before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be recognized for any and all upperid cords. responsible for any and all unpaid condo-minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919818

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000477 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION

Lienholder, MICHAEL B. HAIFLEY Obligor

TRUSTEE'S NOTICE OF SALE TO: Michael B. Haifley, 8183 Park Haven Road, Dundalk, MD 21222

Road, Dundalk, MD 21222 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.1690% interest in Unit 48 of the Disney's Polynesian Villas & Bunga-lows, 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 'Declara-

tion).

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded August 5, 2016 in Instrument Number 20160405660 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$12,362.16, together with interest accruing on the principal amount due at a per diem of \$5.08, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$15,637.73 ("Amount Secured by the Lien"). The Obligor has the right to cure this de-

fault 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 \$15,637.73. 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

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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. Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919629

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000515 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

RICHARD ROSALES; SARAH B. RO-Obligor

TRUSTEE'S NOTICE OF SALE

Richard Rosales, 1000 American Pacific Drive, Apartment 1213, Henderson, NV 89074-8005

Sarah B. Rosales, 1000 American Pacific Drive, Apartment 1213, Henderson, NV 89074-8005

Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.5070% interest in Unit 87 of 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 'Declara-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded January 26, 2018 in Instrument Number 20180053354 of the Public Records of County Elevida (the "Lise"). Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$34,706.94, together with interest ac cruing on the principal amount due at a per diem of \$11.89, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$41,830.47 ("Amount Secured by

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 \$41,830.47. 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 recognished for any and all upperid sorbe. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919673

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000565 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

BENITA STEPHANIE DELACRUZ: PAT-RICK DANIEL DELACRUZ Obligor

TRUSTEE'S NOTICE OF SALE

Benita Stephanie Delacruz, 10117 Chesney Drive, Spotsylvania, VA 22553-

Patrick Daniel Delacruz, 10117 Chesney Drive, Spotsylvania, VA 22553-1752 Notice is hereby given that on May 27, 2021 at 10:00AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:
An undivided 0.3542% interest in Unit

16E of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

ments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Time-share Ownership Interest as recorded December 11, 2018 in Instrument Number 20180715574 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$22,850.65, together with interest accruing on the principal amount due at a per diem of \$11.27, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$29,091.52 ("Amount Secured by

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 \$29,091.52. 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,

ORANGE COUNTY

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 condomisisme accounts that among due to the same distance. minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000581 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

DAVID LISIECKI; TAMMIE LISIECKI Obligor

TRUSTEE'S NOTICE OF SALE

David Lisiecki, 1434 Mayview Road, Pitts-burgh, PA 15241-3639

burgh, PA 15241-3639
Tammie Lisiecki, 1434 Mayview Road,
Pittsburgh, PA 15241-3639
Notice is hereby given that on May 27,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

fered for sale:
An undivided 0.2188% interest in Unit
18C of Copper Creek Villas & Cabins at
Disney's Wilderness Lodge, 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. ments 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 as recorded May 28, 2019 in Instrument Number 20190328662 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$13,146.27, together with interest according to the principal of the mortgage. er with interest accruing on the principal amount due at a per diem of \$4.14, and together with the costs of this proceeding

together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$16,455.49 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16 455.49 Said funds for cure or reof \$16,455.49. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919633

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000584 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

ROSA MARIA OLALDE MORALES

Lienholder,

TRUSTEE'S NOTICE OF SALE TO: Rosa Maria Olalde Morales, 1500 Orange Avenue, Lot 55, Sarasota, FL 34236-

Notice is hereby given that on May 27, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, 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, 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 as recorded July 25, 2010 in Jestemport Number 2010/04/604/2 2019 in Instrument Number 20190460043 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$17,459.87, together with interest accruing on the principal amount due at a per diem of \$8.61, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$20,802.69 ("Amount Secured by the Lien"). The Obligor has the right to cure this de-

fault 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 \$20,802.69. 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

ORANGE COUNTY

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919632

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16006313.000 FILE NO.: 21-000599
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

ERIC S. PICKETT; TIFFANY P. PICKETT

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Fric S Pickett 30 County Road 862 Clanton, AL 35045-7761 Clanton, AL 35045-7761
Tiffany P. Pickett
30 County Road 862
Clanton, AL 35045-7761
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce

a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.6655% interest in Unit 4E of Disney's Riviera Resort, 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 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 this Trustee proceeding by to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$53,287.22, plus interest (calculated by multiplying \$19.19 times the number of days that have clared sizes April 14, 2021), plus have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919698

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TR CONTRACT NO.: 7047980.003 FILE NO.: 21-000742 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

GAETAN NG CHIU HING NING; LIEZEL NG CHIU HING NING Obligor(s)

TRUSTEE'S NOTICE OF SALE

Gaetan Ng Chiu Hing Ning, PO BOX A320, SWAZI PLAZA, Mbabane, H100 Swaziland

Liezel Ng Chiu Hing Ning, ABATTOIR AVE SUITE 401, KL CENTER, Port Louis, Port Louis 742CU001 Mauritius

Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for

An undivided 0.5092% interest in Unit An undivided 0.5092% interest in Unit 47C 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 Organic Contemporary

9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as record. ed November 6, 2020 in Instrument Number 20200581204 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interassessments, accrued interest, plus interest accruing at a per diem rate of \$0.66 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,239.17 ("Amount Secured by the Lien"). 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 \$2,239.17. Said funds for cure or redemption must be

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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919816

NONJUDICIAL PROCEEDING TO FORE CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 21-000743 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

TSHEGOFATSO T. CHAUKE; KHEN-SANI MELVIN CHAUKE

TRUSTEE'S NOTICE OF SALE

Tshegofatso T. Chauke, 1314 PINTAIL STREET, ZAMBEZI ESTATE, Montana, Pretoria 200 Central African Republic Khensani Melvin Chauke, PO BOX 911 862, ROSSLYN, Pretoria, Gauteng 200 South Africa

South Africa
Notice is hereby given that on May 27,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for

sale:
An undivided 0.5092% interest in Unit 22A 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 amend-

ments 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 as recorded November 6, 2020 in Instrument Number 2020/05/81204 of the Public People of ber 20200581204 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.66 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,235.21

("Amount Secured by the Lien").
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 \$2,235.21. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. As Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

11080-919661 NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 10019058.001 FILE NO.: 21-000747 PALM FINANCIAL SERVICES. INC., A FLORIDA CORPORATION,

SHARON R. SCHMIDT Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Sharon R. Schmidt, PO BOX 1782, Goodlettsville, TN 37070

Goodlettsville, 1N 37070 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for

sale:
An undivided 0.2546% interest in Unit
72B of the Bay Lake Tower at Disney's
Contemporary Resort , a leasehold condominium (the "Condominium"), accorddominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded November 6, 2020 in Instrument Number 20200581204 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.11 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 \$814.57 ("Amount Secured by the Lien").
The Obligor has the right to cure this de-

fault 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 \$814.57. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq.

ORANGE COUNTY

as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919803

NONJUDICIAL **PROCEEDING** FORECLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 10019171.000 FILE NO.: 21-000748
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

ESTEBAN SACHS Obligor(s)

Lienholder,

TRUSTEE'S NOTICE OF SALE TO: Esteban Sachs, KM 9.5 VIA SAMBO-RONDON, URBANIZACION VISTA AL PARQUE, Guayaquil, 99999 Ecuador Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for sale:

An undivided 0.8147% interest in Unit An undivided 0.8147% interest in Unit 58B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded November 6, 2020 in Instrument Number 20200581204 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.53 together with the costs of this proceeding and sale and all other amounts secured

and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,897.35 ("Amount Secured by the Lien"). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1.897.35. Said funds for cure or redemo-\$1,897.35. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919836

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE

ONTRACT NO.: 27843.000 FILE NO.: 21-000772 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

FRANCISCO VICENTE VIELMA ARAU-Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Francisco Vicente Vielma Araujo, CALLE EL TOCUYO, RESIDENCIAS GRISAN 3ER PISO, APT-5 PEDREGAL, Barquisimeto, 3001 Venezuela

Barquisimeto, 3001 Venezuela Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Man-ley Deas Kochalski LLC, 390 North Or-ange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:

An undivided 0.0824% interest in Unit 34 of the Disney Vacation Club at Walt Disney World Resort, a leasehold con-dominium (the "Condominium"), accord-ing to the Declaration of Condominium ing to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded November 6, 2020 in Instrument Number 20200581235 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.60 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,069.49

"Amount Secured by the Lien").
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 reading actified that the trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,069.49. Said funds for cure or redemption must be received by the Trustee be-fore 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 condo-minium 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 owner-

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq.

ORANGE COUNTY

as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919761

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14021590.000 FILE NO.: 21-000818 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

DENNIS LYLE BLAIR Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Dennis Lyle Blair, 3330 Boca Raton Drive, Arnold, MO 63010 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the Following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.2535% interest in Unit 77 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 'Declara-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded June 21, 2017 in Instrument Number 20170345936 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$20,737.85, together with interest accruing on the principal amount due at a per diem of \$8.52, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$23,664.90 ("Amount Secured by the Lien").

Secured by the Lien").

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 \$23,664.90. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919804

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000823 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

ERIC A. BOSARGE

TRUSTEE'S NOTICE OF SALE TO: Eric A. Bosarge, 923 SOUTH HAST-INGS WAY, Unit 357, Eau Claire, WI 54701-3439

Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale: An undivided 0.2788% interest in Unit 27

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 'Declara-

tion').
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded April 13, Ownership interest as recorded April 13, 2016 in Instrument Number 20160184606 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$11,440,77, together with interest accruing on the principal amount due at a per diem of \$3.60, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$14,367.40 ("Amount Secured by the Lien").

The Obligor has the right to cure this de-

fault and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,367.40. 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. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000838

LEGAL ADVERTISEMENT ORANGE COUNTY

PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

OMMY JOHN HOOVER Obligor

TRUSTEE'S NOTICE OF SALE TO: Tommy John Hoover, Po Box 10369, Casa Grande, AZ 85130-0057

Casa Grande, AZ 85130-0057 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.4244% interest in Unit 2C of Disney's Riviera Resort, 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 as recorded March 10, 2020 in Instrument Number 20200156290 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$37,346.34, together with interest accruing on the principal amount due at a per diem of \$18.42, and the principal amount due at a per diem of \$18.42, and the principal amount due at a per diem of \$18.42, and the proceeding the procee together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$43,922.06 ("Amount

Secured by the Lien").
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, bus coefficient of the Carte of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$43,922.06. Said funds for cure or re-demption 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 condo-minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919675

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 7011229.000 FILE NO.: 21-000870 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

DIANE L. MCDONALD; BARRY S. MC-DONALD Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Diane L. McDonald
520 EAST FOOTHILL WAY
Casselberry, FL 32707
Barry S. McDonald
630 OAK STREET
Latham, IL 62543-9600 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.8759% interest in Unit 21A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condomini-um"), according to the Declaration of Con-

um"), 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount \$2,196,07, plus interest (calculated by multiplying \$0.68 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

cate of Safe is issued.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919765

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 13012842.000 FILE NO.: 21-000901 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

AMALIA LAURA SIMONA ULICI Obligor(s)

TRUSTEE'S NOTICE OF SALE TO: Amalia Laura Simona Ulici, RANCHO SAN FRANCISCO LOTE 142, Quito, Qui-111111111 Ecuador

to 111111111 Ecuador Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Florid-ian Resort will be offered for sale:

ORANGE COUNTY

An undivided 0 8541% interest in Unit 10B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded November 6, 2020 in Instrument Number 20200581203 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 \$1.30 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$3,845.25

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,845.25. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919829

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000930 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

TOMMY JOHN HOOVER Obligor

TRUSTEE'S NOTICE OF SALE TO: Tommy John Hoover, 8388 West Lazy Acres Drive, Casa Grande, AZ 85193 Acres Drive, Casa Grande, AZ 85193
Notice is hereby given that on May 26,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the
following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:
An undivided 0.5904% interest in Unit

20A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

ments 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 as recorded April 10, 2019 in Instrument Number 20190217953 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$35,842.13, together with interest accruing on the principal amount due at a per diem of \$17.68, and the other with the sector of this preceding. together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$42,332.39 ("Amount

date of the sale of \$42,332.39 ("Amount Secured by the Lien").

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 \$42,332.39. Said funds for cure or redemption must be received by the Trustee demption 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

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

responsible for any and all unpaid condominium assessments that come due up to

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919625

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000931 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

TOMMY JOHN HOOVER

TRUSTEE'S NOTICE OF SALE TO: Tommy John Hoover, PO Box 10369, Casa Grande, AZ 85130-0057 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.5904% interest in Unit 20A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium there-of as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

ments 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 as recorded April 10, 2019 in Instrument Number 20190218222 of the Public Records of Orange County. Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$35,842.13, together with interest accruing on the principal amount due at a per diem of \$17.68, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$42,326.10 ("Amount Secured by the Lien").

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 \$42,326.10. Said funds for cure or re-demption 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.

Interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-919674

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 15007791.000 FILE NO.: 21-000938 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder

MICHELE CUTLIP; JAMES RICCI Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO:
Michele Cutlip, 18102 June Oak Street,
Cypress, TX 77429-5472
James Ricci, 18102 June Oak Street, Cypress, TX 77429-5472
Notice is hereby given that on June 2,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the
following described Timeshare Ownership
Interest at Copper Creek Villas & Cabins Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.3908% interest in Unit 7F An undivided 0.3908% interest in Unit /F of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded November 9, 2020 in Instrument Number 20200581381 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interassessments, accruded interest, plus interest accruing at a per diem rate of \$0.48 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,778.35 ("Amount Secured by the Lien").

The Obligar has the right to cure this de-

("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,778.35. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

If the successful bidder fails to pay the

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

Valerie N. Edgecombe Brown, Esc Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919805

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 15003121.000 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

MARTHA MARIA CABIELES; LUIS OCTAVIO CABIELES, AKA LUIS O. CABIELES, JR. Obligor(s)

TRUSTEE'S NOTICE OF SALE

Lienholder,

Martha Maria Cabieles, 4002 SOUTH 53RD STREET, Lincoln, NE 68506-5410

53RD STREET, Lincoln, NE 68506-5410 Martha Maria Cabieles, 5110 South 80th Street, Lincoln, NE 68516 Luis Octavio Cabieles, AKA Luis O. Cabieles, Jr., 2578 WOODS BOULEVARD, Lincoln, NE 68502 Notice is hereby given that on June 2, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be of-

fered for sale:
An undivided 0.4065% interest in Unit 3B of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium there-

ORANGE COUNTY

of as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

ments 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 as recorded May 14, 2018 in Instrument Number 20180284535 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$23,793.27, together with interest accruing on the principal amount due at a per diem of \$9.78, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$31,273.40 ("Amount

Secured by the Lien").

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 Lienbolder in the amount payable to the Lienholder in the amount of \$31,273.40. Said funds for cure or re-demption 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-919806

NONJUDICIAL PROCEEDING TO FORE-**CLOSE MORTGAGE BY TRUSTEE** FILE NO.: 21-000947
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

MILENY SAAVEDRA

TRUSTEE'S NOTICE OF SALE TO: Mileny Saavedra, 3201 EAST CAP-TAIN DREYFUS AVENUE, Phoenix, AZ 85032-6145

85032-5145 Notice is hereby given that on May 26, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2361% interest in Unit 6A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium there-of 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 as recorded May 22, 2018 in Instrument Number 20180304153 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$15,715.67, together with interest accruing on the principal amount due at a per diem of \$7.75, and together with the costs of this proceeding and sale, for a total amount due as of the

date of the sale of \$20,520.17 ("Amount Secured by the Lien"). The Obligor has the right to cure this deredeem 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 \$20,520.17. Said funds for cure or redemand on the trustee of the t demption 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

Valerie N. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919628

NONJUDICIAL PROCEEDING TO FORE-NONJUDICIAL PROCEEDING 10 FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 10005727.001 FILE NO.: 21-002195 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

DORIS MIXON Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Doris Mixon 600 Lombard Circle Fort Walton Beach, FL 32547 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the follow-

ing Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as: An undivided 0.5092% interest in Unit An undivided 0.5092% interest in Unit 39A 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 to pay condominium assessments and dues resulting in a

ORANGE COUNTY

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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,315.18, plus interest (calculated by multiplying \$0.24 times the number of days that have elapsed since April 14, 1), plus the costs of this proceeding. funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, ON 42316 5028

Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919697 NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14022540.000 FILE NO.: 21-002207 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

JEWEL MARIE BOUKALIS Obligor(s)

Lienholder,

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Jewel Marie Boukalis 441 33rd Street Apartment 101
Saint Petersburg, FL 33713
YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following

Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described An undivided 0.1267% interest in Unit 80 of the Disney's Polynesian Villas & Bunga lows, a leasehold condominium (the "Con dominium"), 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 'Declara

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as rethe Timeshare Ownership Interest as re-corded 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 Obligor has the right to cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$11,790.23, plus interest (calculated by multiplying \$4.19 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by

the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919696

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 9029471.000 FILE NO.: 21-002213 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

DARRYN SEAN TRAINOR; DENISE TRAINOR Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

Darryn Sean Trainor 4A Coach Close Kilsyth G65OQ-B United Kingdom Denise Trainor 4A Coach Close Kilsyth G65OQ-B United Kingdom YOU ARE NOTIFIED that a TRUSTEE'S NON- ILIDICIAL PROCEEDING to enforce a Lien has been instituted on the following

Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.8858% interest in Unit 91F of the Disney's Animal Kingdom Villas, a or 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 to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as re-corded 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 Obligor has the right to cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,053.24, plus interest (calculated by multiplying plus interest (calculated by multiplying \$6.06 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028

ORANGE COUNTY

Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919774

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 9029471.001 FILE NO.: 21-002214
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

DARRYN SEAN TRAINOR; DENISE **TRAINOR** Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING Darryn Sean Trainor

4A Coach Close Kilsyth G650Q-B United Kingdom Denise Trainor 4A Coach Close Kilsyth G650Q-B

United Kingdom YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.2463% interest in Unit 91F An undivided 0.2463% interest in Unit 91F 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 to make payments as set forth in the Mortgage encumbering

set forth in the Mortgage encumbering the Timeshare Ownership Interest as re-corded 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,852.05, plus interest (calculated by multiplying \$2.26 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, 0H 43216-5028
Telephone: 407 404 5268 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919773

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO : 9029471 002 FILE NO.: 21-002215
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION Lienholder,

DARRYN SEAN TRAINOR; DENISE Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

Darryn Sean Trainor 4A Coach Close Kilsyth G65OQ-B United Kingdom Denise Trainor 4A Coach Close Kilsyth G65OQ-B

United Kingdom
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce

a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.2946% interest in Unit 116A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium") according to the Declaration dominium"), 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 'Declara-

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,524.45, plus interest (calculated by multiplying \$1.23 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919772

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 9029471.003 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

DARRYN SEAN TRAINOR; DENISE **TRAINOR** Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING Darryn Sean Trainor

ORANGE COUNTY

4A Coach Close Kilsyth G65OQ-B United Kingdom Denise Trainor 4A Coach Close Kilsyth G65OQ-B

United Kingdom YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.2762% interest in Unit 94E 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 to make payments as

set forth in the Mortgage encumbering the Timeshare Ownership Interest as re-corded in the Official Records of Orange corded 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,280.67, plus interest (calculated by multiplying \$1.15 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. is issued.

Is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613 11080-919771

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14011594.000 FILE NO.: 21-002225 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lianbolder

JAZMIN B. CARROR Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Jazmin B. Carror
20 South Mary Francis Street
Tappan, NY 10983
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described

An undivided 0.3802% 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 'Declara-

The default giving rise to these proceedings is the failure 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 to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$19,603.11, plus interest (calculated by multiplying plus interest (calculated by multiplying \$6.98 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14016987.000 FILE NO.: 21-002227
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder

CHRISTINA M. REMIAN Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Christina M. Remian 1010 Southeast Westminster Place Stuart, FL 34997 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following

Polynesian Villas & Bungalows described An undivided 0.1267% interest in Unit 64 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 'Declara-

Timeshare Ownership Interest at Disney's

and all amendments users.

The default giving rise to these proceedings is the failure 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 Obligor has the right

to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,760.72, plus interest (calculated by multiplying \$2.67 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919693

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14024002.000 FILE NO.: 21-002231 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

BRIAN JOSEPH ABALOS; BRENDA GISSE IZAGUIRRE ABALOS Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

Brian Joseph Abalos 3810 24th Avenue Northeast Naples, FL 34120 Brenda Gisse Izaguirre Abalos 3810 24th Avenue Northeast Naples, FL 34120

3810 24th Avenue Northeast Naples, FL 34120 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described

An undivided 0.3939% 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').

tion'). The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$22,035.80, plus interest (calculated by multiplying \$5.73 times the number of days that have elapsed since April 18, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-002246 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

11080-919846

EBRAHIM KHALED AL KHALIFA; JAWA-HER RASHID AL KHALIFA Obligor

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Ebrahim Khaled AI Khalifa Villa 1158 Road 2629 Riffa926 Bahrain 11111 Bahrain Jawaher Rashid AI Khalifa Villa 1158 Road 2629 Riffa926 Bahrain 11111

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described

as:
An undivided 1.8377% interest in Unit 1B 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$106,420.88, plus interest (calculated by multiplying \$33.25 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

is issued. Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028

ORANGE COUNTY

Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-002247 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

vs. EBRAHIM KHALED AL KHALIFA; JAWA-HER RASHID AL KHALIFA Obligor

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Ebrahim Khaled Al Khalifa Villa 1158 Road 2629 Riffa926

Bahrain 11111 Bahrain Jawaher Rashid Al Khalifa Villa 1158 Road 2629 Riffa926 Bahrain 11111

Bahrain
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Villas at
Disney's Grand Floridian Resort described

An undivided 1.3783% interest in Unit 3B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

Declaration').

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$112,165.22, plus interest (calculated by multiplying \$35.07 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919778

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-002249 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

vs. JONATHAN MARK HAMMOND; RACHEL HELEN HAMMOND Obligor

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

TO:
Jonathan Mark Hammond
19 School Lane
Belton, Leicester Shire LE129-TU
United Kingdom
Rachel Helen Hammond
19 School Lane
Belton LE129-TU

United Kingdom
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Villas at
Disney's Grand Floridian Resort described

An undivided 0.2818% interest in Unit 11 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,751.88, plus interest (calculated by multiplying \$4.58 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919781

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 15018019.000 FILE NO.: 21-002258 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder

MICHAEL SIMON WARD; KIM WARD

TRUSTEE'S NOTICE OF FORECLO-

ORANGE COUNTY

SURE PROCEEDING TO: Michael Simon Ward 15 Springfield Chase Norwich NR15 2WQ United Kingdom Kim Ward 15 Springfield Chase

Norwich NR15 2WQ
United Kingdom
Kim Ward
15 Springfield Chase
Norwich NR15 2WQ
United Kingdom
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Copper
Creek Villas & Cabins at Disney's Wilderpass I odge described as:

Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.4301% interest in Unit 21C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, 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.

Orange County, Florida, and all anientiments thereto.

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$24,286.76, plus interest (calculated by multiplying \$7.44 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Valerie N. Edgecombe Brown, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919768

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 15018019.001 FILE NO.: 21-002259 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MICHAEL SIMON WARD; KIM WARD Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Michael Simon Ward 15 Springfield Chase Norwich NR15 2WQ United Kingdom Kim Ward 15 Springfield Chase Norwich NR15 2WQ

United Kingdom
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Copper
Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.4301% interest in Unit 21C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

Orange County, Florida, and all amendments thereto.

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$24,725.13, plus interest (calculated by multiplying \$7.58 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq.

Michael E. Carleton, Esq.

as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028

Columbus, OH 43216-5028

Telephone: 407-404-5266

Telecopier: 614-220-5613

11080-919783

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-002260 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder

MICHAEL SIMON WARD; KIM WARD Obligor

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Michael Simon Ward 15 Springfield Chase Norwich NR15 2WQ United Kingdom Kim Ward 15 Springfield Chase Norwich NR15 2WQ United Kingdom

United Kingdom
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Copper
Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.4301% interest in Unit 21C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 2017/0096685, in the Public Records of Orange County, Florida, and all amend-

ORANGE COUNTY

ments thereto. The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$24,725.13, plus interest (calculated by multiplying \$7.58 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919782

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE

CLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15018019.003
FILE NO.: 21-002261
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,
Lienholder,

MICHAEL SIMON WARD; KIM WARD Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

TO:
Michael Simon Ward
15 Springfield Chase
Norwich NR15 2WQ
United Kingdom
Kim Ward
15 Springfield Chase
Norwich NR15 2WQ
United Kingdom
United Kingdom

United Kingdom
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Copper
Creek Villas & Cabins at Disney's Wilderness Lodge described as:

An undivided 0.4301% interest in Unit 21C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, 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.

ments thereto. The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$24,726.74, plus interest (calculated by multiplying \$7.58 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919767

NONJUDICIAL PROCEEDING TO FORE.

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 7087320.000 FILE NO.: 21-002580 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

vs. ROBERT BLAKE KEY Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING
TO: Robert Blake Key
17270 East Highway 12
Rogers, AR 72756-8404
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Disney's
Saratoga Springs Resort described as:
An undivided 0.4044% interest in Unit
100B 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 to make payments as

Political and all amendments thereto (the 'Declaration').

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,206.96, plus interest (calculated by multiplying \$8.65 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82

ORANGE COUNTY

P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919764

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-002586 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

DEAN A. LANGELLA; CECELIA M. LAN-GELLA Obligor

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

TO:
Dean A. Langella
117 Monterey Drive
Brick, NJ 08723
Cecelia M. Langella
117 Monterey Drive
Brick, NJ 08723
VOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 1.3506% interest in Unit 79E 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$15,536.05, plus interest (calculated by multiplying \$6.59 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued

is issued.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919760

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16004749.000 FILE NO:: 21-002621 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

COURTNEY MARIE SULLIVAN Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Courtney Marie Sullivan 605 Victoria Hills Drive Deland, FL 32724-8827 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Riviera Resort described as: An undivided 0.3327% interest in Unit

An undivided 0.3327% interest in Unit 4A of Disney's Riviera Resort, 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$24,126.31, plus interest (calculated by multiplying \$8.77 times the number of days that have elapsed since April 14, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

is issued.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919763

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 01-25-825357 FILE NO.: 21-003818 VISTANA LAKES CONDOMINIUM AS-SOCIATION, INC., A FLORIDA CORPO-RATION, Lienholder,

vs. ANGELO CALLISTO Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING
TO: Angelo Callisto
18 Reddington Road
Apartment 137
Harlan, KY 40831
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce
a Lien has been instituted on the following
Timeshare Ownership Interest at Vistana
Lakes Condominium described as:
Unit Week 27, in Unit 1805, an Annual

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

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee by sending certified unds to the Trustee payable to the Lienholder in the amount of \$2,061.81, plus interest (calculated by multiplying \$0.88 times the number of days that have elapsed since April 15, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919766

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 5011927.000 FILE NO.: 18-016035 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

BRAD HERMAN; JODY HERMAN Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

Brad Herman 17260 State Route 9 Hoopeston, IL 60942 Jody Herman 17260 State Route 9 Hoopeston, IL 60942

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as: An undivided 0.7704% interest in Unit 17A 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 'Declara-The default giving rise to these proceed-

ings is the failure 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 Obligor has the right to cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$15.423.12. plus interest (calculated by multiplying \$2.95 times the number of days that have elapsed since April 7, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919510

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 7025135.000 FILE NO.: 19-044174 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

DEIRDRE MORHET

Obligor(s) TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING Deirdre Morhet 1852 East Park Avenue Gilbert, AZ 85234 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.3503% interest in Unit 47A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Con-dominium 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16.937.28 plus interest. payable to the Lienholder in the amount of \$16,937.28, plus interest (calculated by multiplying \$3.89 times the number of days that have elapsed since April 6, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be

received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq.

ORANGE COUNTY

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919401

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 4001281.001 FILE NO.: 19-044184 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

HEATHER D. LANGMAN Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING
TO: Heather D. Langman 201 North Tyler Road Apartment 407
Saint Charles, IL 60174
YOU ARE NOTIFIED that a TRUSTEE'S

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.2306% interest in Unit 23B

An undivided 0.2306% interest in Unit 23B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the "Declaration").

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14.005.72 plus interest. of \$14,005.72, plus interest (calculated by multiplying \$2.88 times the number of days that have elapsed since April 6, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P O Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919402

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 19-044867 VISTANA DEVELOPMENT, INC., A FLORIDA CORPORATION, Lienholder,

LUIZ GUSTAVO FANTINI; ARIANE PA-TRICIA DE MELO Obligor

TRUSTEE'S NOTICE OF SALE

TO: Luiz Gustavo Fantini, RUA TOMAZ GON-ZAGA N. 657, APT. 1102, Belo Horizonte,

AGA N. 697, APT. 1102, Belo Holizoffle, Mg 30180-140 Brazil
Ariane Patricia De Melo, RUA TOMAZ GONZAGA N. 657, APT. 1102, Belo Horizonte, Mg 30180-140 Brazil
Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley

Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Cascades Condomini-um will be offered for sale:

Unit Week 49. in Unit 2665, 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 ('Decla-

ration').
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded July 15, 2014 in Document Number 20140347044 and recorded in Book 10773, Page 1906 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$8,680.80, together accruing amount due at a per diem of \$2.89, and together with the costs of this proceeding and sale, for a total amount due as of the

date of the sale of \$11,415.17 ("Amount Secured by the Lien"). The Obligor has the right to cure this deredeem 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 \$11,415.17. 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 11080-919479

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 19-044899 SHERATON FLEX VACATIONS, LLC, FLORIDA LIMITED LIABILITY COM-

ORANGE COUNTY

Lienholder.

WILLIAM CHRISTOPHER MALLORY; SONJA NICOLE MALLORY

TRUSTEE'S NOTICE OF SALE

William Christopher Mallory 19635 Fleetwood Drive, Harper Woods, MI 48225 Sonja Nicole Mallory, 19635 Fleetwood Drive, Harper Woods, MI 48225

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium

will be offered for sale:
VOI Number 252164-01, an Annual Type,
Number of VOI Ownership Points 81000
in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Ownership Plan, ac-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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded September 26, 2018 in Document Number 20180567549 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$24,064.83, together with interest ac-cruing on the principal amount due at a per diem of \$7.68, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$29,675.10 ("Amount Secured by the

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 \$29,675.10. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919475

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 19-044964 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-PANY

JOSE ROBERTO DA SILVA; LUCINADJA ALBUQUERQUE CAMPELO GOMES Obligor

TRUSTEE'S NOTICE OF SALE

Lienholder

Jose Roberto Da Silva, AV. PREFEITO MILTON DANTAS DE, MEDEIROS 3 CS 6, PARQUE DAS NACOES COND COS-TA RICA, Parnamirim, 59158-170 Brazil Lucinadja Albuquerque Campelo Gomes, AV. PREFEITO MILTON DANTAS DE, MEDEIROS 3 CS 6, PARQUE DAS NA-COES COND COSTA RICA, Parnamirim, Rn 59158-170 Brazil

Flex Vacations Owners Association, Inc., a Florida Corporation, 1200 Bartow Road, Lakeland FL 33801

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium

will be offered for sale:
VOI Number 212016-01, an Even Biennial
Type, Number of VOI Ownership Points
51700 in the Flex Vacation Ownership
Plan, according and subject to the Flex
Vacation Development 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.

failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded January 26, 2016 in Instrument Number 20160043238 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$5,471,12, together with interest accruing on the principal amount due at a per diem of \$1.57, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$7,283.16 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,283.16. 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

Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

ORANGE COUNTY

Telephone: 407-404-5266 11080-919477

NONJUDICIAL PROCEEDING TO FORE-NONDUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 19-045533 VSE VISTANA VILLAGES, INC. F/K/A SVO VISTANA VILLAGES, INC., A FLOR-IDA CORPORATION,

Lienholder.

NIKOLAY PENKOV VALOV

Obligor

TRUSTEE'S NOTICE OF SALE TO: Nikolay Penkov Valov, 5347 North Delphia Avenue, Unit 348, Chicago, IL

60656 Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bella Florida Condominium will

be offered for sale:
Unit Week 19, in Unit 08204, an Annual
Unit Week in Bella Florida Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').

ration'). The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded September 26, 2014 in Instrument Number 20140492307, and recorded in Book 10811, Page 2747 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the The amount secured by the Lien is the principal of the mortgage due in the amount of \$11,249.06, together with interest accruing on the principal amount due at a per diem of \$4.64, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$15,234.89 ("Amount Secured by

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 \$15,234.89. 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 11080-919473

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-002373 SHERATON FLEX VACATIONS, LLC,

A FLORIDA LIMITED LIABILITY COM-PANY, Lienholder,

JAMES A FULMORE Obligor

TRUSTEE'S NOTICE OF SALE

James A Fulmore, 116 Ridgewood Way, Burlington Township, NJ 08016 Flex Vacation Owners' Association, Inc 1200 Bartow Road, Lakeland, FL 33801 Notice is hereby given that on May 13, 2021, at 11:00 AM in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the

following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 221066-01, an Odd Biennial Type, Number of VOI Ownership Points 44000 in the Flex Vacation Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements

thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded September 12, 2016 in Document Number 20160479567 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$5,436.44, together with interest accruing on the principal amount due at a per diem of \$1.86, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$7,362.93 "Amount Secured by the Lien").
The Obligor has the right to cure this de-

fault and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,362.93. 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 condo-minium 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919470

ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-002412 SHERATON FLEX VACATIONS, LLC,

A FLORIDA LIMITED LIABILITY COM-PANY, Lienholder

vs. KENNETH REY V. VIOLA; JENNIFER G. VIOLA

TRUSTEE'S NOTICE OF SALE TO: Kenneth Rey V. Viola, 609 West 232nd Street, 3rd Floor, Bronx, NY 10463 Jennifer G. Viola, 609 West 232nd Street, 3rd Floor, Bronx, NY 10463

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 230938-01, an Annual 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.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded June 5, 2017 in Document Number 20170311486 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$11,693.77, together with interest accruing on the principal amount due at a per diem of \$4.13, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$15,218.83 ("Amount

Secured by the Lien").
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 \$15,218.83. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

11080-919466 NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-002434 SHERATON FLEX VACATIONS, LLC,

FLORIDA LIMITED LIABILITY COM-

Lienholder.

CHRISTOPHER LEE SHEALY; ELIZA-BETH A LOWERY Obligor

TRUSTEE'S NOTICE OF SALE

Christopher Lee Shealy, 135 Minkoff Drive, Santee, SC 29142 Elizabeth A Lowery, 135 Minkoff Drive, Santee, SC 29142

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium

will be offered for sale:
VOI Number 222323-01, 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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeership Interest October 17, 2016 in Instrument Number 20160540390 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of 2010 05 05 the baseline of \$10,305.95, together with interest accruing on the principal amount due at a per diem of \$4.12, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$13,703.37 ("Amount Secured by the

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 \$13,703.37. 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 condo-minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82

P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919464

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-002444 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-PANY

Lienholder. DORIS L. JOHNSON Obligor

Lakeland, FL 33801

TRUSTEE'S NOTICE OF SALE

Johnson, 6337 East Billings Doris L. Street, Mesa, AZ 85205 Flex Vacations Owners Association, Inc., a Florida Corporation, 1200 Bartow Road,

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 248856-01, an Odd Biennial

Type, Number of VOI Ownership Points 37000 in the Flex Vacation Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Owner-ship 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.

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 as recorded September 10, 2018 in Instrument Number 20180533662 of the Public Records of Crange County Florida (the "lise"). The Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$7,516.10, 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 to-tal amount due as of the date of the sale of \$10,348.58 ("Amount Secured by the

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 \$10,348.58. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale,

claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condo-minium 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919467

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-002600 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-Lienholder.

NATHAN RICHARD LINDUSKI Obligor

TRUSTEE'S NOTICE OF SALE TO: Nathan Richard Linduski, 3945 Morningside Court, Apartment 78, Palm Harbor, FL 34684

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: will be offered for sale:

VOI Number 230750-01, 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

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded June 5 2017 in Instrument Number 20170311227 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$14,319.85, together with interest accruing on the principal amount due at a per diem of \$4.93, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$18,294.23 ("Amount Secured by the Lien").
The Obligor has the right to cure this de-

fault 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 \$18,294.23. 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 condo minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 ORANGE COUNTY

P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919465

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-004140 FLEX COLLECTION, LLC, A FLIMITED LIABILITY COMPANY, A FLORIDA Lienholder.

GEMMA LYNN TOUCHSTONE Obligor

TRUSTEE'S NOTICE OF SALE TO: Gemma Lynn Touchstone, 2 Vista Fusco, Lake Forest, CA 92630 25251 Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan will be offered for sale:

VOI Number: 502639-01, VOI Type: Odd Biennial, Number of VOI Owner-ship Points: 44000, in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appur-tenances including use rights in the Trust Property and ownership in the Trust Asso-ciation all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements

and other matters of record.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded August 27, 2018 in Instrument Number 20180509428 2018 in Instrument Number 20180509428 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$8,827.98, together with interest accruing on the principal amount due at a per diem of \$3.73, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12.271.65 ("Amount to the sale of \$12.271.65 date of the sale of \$12,271,65 ("Amount

Secured by the Lien").
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 \$12,271.65. 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

Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919471

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-005972 SHERATON FLEX VACATIONS, LLC,

FLORIDA LIMITED LIABILITY COM-Lienholder.

CLARA DEL CARMEN LEONARDO Obligor

TRUSTEE'S NOTICE OF SALE TO: Clara Del Carmen Leonardo, 976 SIMPSON STREET, APARTMENT E3, Bronx. NY 10459

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium

will be offered for sale:
VOI Number 257251-01, an Annual Type,
Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded January 31, 2019 in Document Number 20190063825 of the Public Records of Crange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$7.090.17 together with interest acquiring \$7.089.17, together with interest accruing on the principal amount due at a per diem of \$2.74, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,487.90 ("Amount Secured by the Lien"). The Obligor has the right to cure this de-

fault and any junior interestholder may re-deem 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 \$9,487.90. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919468

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-006116 VISTANA DEVELOPMENT, INC., A FLORIDA CORPORATION, Lienholder.

vs. JENNIFER F. SMITH; DONALD H. SMITH Obligor

TRUSTEE'S NOTICE OF SALE

Jennifer F. Smith, 114 Monhagen Avenue, Middletown, NY 10940

Donald H. Smith, 27 James P. Kelly Way, Apartment 15, Middletown, NY 10940 Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Cascades Condominium will be offered for sale:

Unit Week 49, in Unit 2611, 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 ('Decla-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded March 9 2015 in Instrument Number 20150117717, and recorded in Book 10885, Page 6866 of the Public Records of Orange County Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$6,860.27, together with interest accruing on the principal amount due at a per diem of \$2.61, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,197.10 ("Amount Se-

cured by the Lien").
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 \$9,197.10. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

owed by the Obligor or prior owner.

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

11080-919472 NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE

FILE NO.: 20-006172 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-Lienholder,

DAVID SCOTT MUSICO Obligor

TRUSTEE'S NOTICE OF SALE TO: David Scott Musico, 22026 Stephen Street, Saint Clair Shores, MI 48080 Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale: VOI Number 229497-01, an Even Biennial

Type, Number of VOI Ownership Points 37000 in the Flex Vacation Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Owner-ship Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Time-share Ownership Interest as recorded October 24, 2017 in Instrument Number 20170580988 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$4,835.53, together with interest accruing on the principal amount due at a per diem of \$1.93, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$6,942.90 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,942.90. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-FILE NO.: 20-006224 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-PANY, Lienholder,

NOEL JAY HINES, AKA NOEL J. PAUL

TRUSTEE'S NOTICE OF SALE

Noel Jay Hines, AKA Noel J. Paul, 2042 67TH AVENUE SOUTH, St. Petersburg,

Flex Vacations Owners Association, Inc., a Florida Corporation, 1200 Bartow Road, Lakeland, FL 33801

Lakeiano, FL 33801
Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

will be offered for sale: VOI Number 206157-01, an Odd 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.

2015 in Document Number 20150445773 2013 in Document Number 20130443773, and recorded in Book 10972, Page 7710 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$7,235.52, together with interest accruing on the principal amount due at a per diem of \$2.61, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,815.34 ("Amount

date of the sale of \$11,815.34 ("Amount Secured by the Lien"). 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 \$11,815.34. 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

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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266

11080-919463 NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE

FILE NO.: 20-006227 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-PANY, Lienholder,

JOSEPH E. RICE; ERICA L. RICE Obligor

TRUSTEE'S NOTICE OF SALE

Joseph E. Rice, 486 COUNTRY HILLS DRIVE, North Huntingdon, PA 15642 Erica L. Rice, 486 COUNTRY HILLS DRIVE, N Huntingdon, PA 15642 Notice, is barable sing 15642 Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium

will be offered for sale:
VOI Number 202752-01, an Odd Biennial
Type, Number of VOI Ownership Points
37000 in the Flex Vacations Ownership
Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded July 10 2015 in Instrument Number 20150352552 of the Public Records of Orange County Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$4,486.06, together with interest accruing on the principal amount due at a per diem of \$1.41, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$6,205.51 ("Amount Secured by the Lien").

The Obligor has the right to cure this de-

fault and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,205.51. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

If the successful bidder fails to pay the **ORANGE COUNTY**

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919461

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-006228 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COM-Lienholder,

MICHAEL CHIUSANO; KARYN M. CHIU-SANO Obligor

TRUSTEE'S NOTICE OF SALE

Michael Chiusano, 3603 BUCKINGHAM CIRCLE, Middletown, NJ 07748 Michael Chiusano, 15 Shire Way, Middletown, NJ 07748-3348

Karyn M. Chiusano, 3603 BUCKINGHAM CIRCLE, Middletown, NJ 07748

Flex Vacations Owners Association, Inc., a Florida Corporation, 1200 Bartow Road, Lakeland, FL 33801

Lakeland, FL 33801 Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

will be offered for sale: VOI Number 201823-01, an Annual Type Number of VOI Ownership Points 75000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations
Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the

Declaration The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded July 1, Ownership Interest as recorded July 1, 2015 in Instrument Number 20150339302, and recorded in Book 10944, Page 9334 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$18,984.17, together with interest accruing on the principal. er 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 \$28,765.78 ("Amount

date of the sale of \$2.67.65.78 (Amount Secured by the Lien").

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 \$28,765.78. 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266 11080-919474

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE
FILE NO.: 20-006235
SHERATON FLEX VACATIONS, LLC. FLORIDA LIMITED LIABILITY COM-

PANY. Lienholder EFRAIN LOPEZ; NANCY MARTINEZ

TRUSTEE'S NOTICE OF SALE

Efrain Lopez, 100 WEST MAIN STREET, Sodus, NY 14551

Sodus, NY 14551 Nancy Martinez, 100 WEST MAIN STREET, Sodus, NY 14551 Flex Vacations Owners Association, Inc., a Florida Corporation, 1200 Bartow Road, Lakeland, FL 33801

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:

VOI Number 221235-01, an Odd Biennial Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded September 26, 2016 in Instrument Number 20160503368 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount for \$7.510.85 together with interest acof \$7,510.85, together with interest accruing on the principal amount due at a per diem of \$2.43, and together with the costs of this proceeding and sale, for a to-tal amount due as of the date of the sale \$10,358.13 ("Amount Secured by the

Lien").
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 \$10,358.13. Said funds for cure or re-demption 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919478

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-006323 VISTANA DEVELOPMENT, INC., A FLORIDA CORPORATION,

vs. CRAIG JEFFERSON BASSETT

TRUSTEE'S NOTICE OF SALE

Craig Jefferson Bassett, 465 Washington Street, Unit 601, Buffalo, NY 14203 Vistana Cascades Condominium Association, Inc., a Florida not-for-profit corpora-1200 Bartow Road, Lakeland, FL

Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Vistana Cascades Condominium will be offered for sale:

Unit Week 08, in Unit 2676, 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 Or-ange County, Florida and all amendments thereof and supplements thereto ('Decla-

The default giving rise to the sale is the The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded December 29, 2011 in Instrument Number 20110671947 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$3,855.72, together with interest accruing on the principal amount due at a per diem on the principal amount due at a per diem of \$1.11, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$5,522.33 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may re-deem 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 \$5,522.33. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

11080-919469

Lienholder.

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. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-006339 SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,

vs. JOSEPH MICHAEL WING; RUTH LOU-ISE WING Obligor

TRUSTEE'S NOTICE OF SALE

Joseph Michael Wing, 308 STONY CREEK DRIVE, Desoto, TX 75115 Ruth Louise Wing, 308 STONY CREEK DRIVE, Desoto, TX 75115 Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Drags Keckelski LC 300 North Crange

Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:
VOI Number 257195-01, an Annual Type,

Number of VOI Ownership Points 95700 and VOI Number 257195-02, an Annual Type, Number of VOI Ownership Points 95700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to the sale is the The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded February 1, 2019 in Instrument Number 20190065760 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$41,360.72, together with interest accruing on the principal amount due at a of \$41,350.72, together with interest accruing on the principal amount due at a per diem of \$14.22, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$52,573.27 ("Amount Secured by

The Obligor has the right to cure this default and any junior interestholder may

ORANGE COUNTY

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 \$52,573.27. 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 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 condo-minium 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919462

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 20-014941
BELLA FLORIDA CONDOMINIUM ASSOCIATION, INC., A FLORIDA CORPO-

KULVINDER GILL; SURINDERPAL GILL Obligor

TRUSTEE'S NOTICE OF SALE

Lienholder.

Kulvinder Gill, 7123 Selkirk Street, Van-couver, V6P 6J4 Canada Surinderpal Gill, 7123 Selkirk Street, Van-couver, V6P 6J4 Canada

Couver, V6P 6J4 Canada Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bella Florida Condominium will be offered for sale:

Unit Week 30, in Unit 05103, an Annual Unit Week in Bella Florida Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Or-ange County, Florida and all amendments thereof and supplements thereto ('Decla-

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 as recorded June 1, 2020 in Instrument Number 20200305115 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.56 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,099.12 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may re-deem 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 \$2,099.12. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

owed by the Obligor or prior owner.

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-204886 FILE NO.: 20-019876

FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION,

VS. ERIC G. STORMS; VALORIE D. STORMS

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Fric G Storms 43332 Frank Road Pomeroy, OH 45769 Valorie D. Storms 283 Stanton Avenue Hamden, OH 45634

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following

Timeshare Ownership Interest at Flex Va-cations Condominium described as: VOI Number 204886-01, an Even Biennial Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan according and subject to the Flex Plan, according and subject to the Flex Vacations Declaration of Vacation Owner-ship 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,023.84, plus interest (calculated

ORANGE COUNTY

by multiplying \$0.37 times the number of days that have elapsed since April 8, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919533

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-256055 FILE NO.: 20-019893 FLEX VACATIONS OWNERS ASSOCIA-

TION, INC., A FLORIDA CORPORATION,

TONY E. MANAGO, AKA TONY EUGENE Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURF PROCEEDING TO: Tony E. Manago, AKA Tony Eugene Manago

9290 North 900 West Demotte, IN 46310 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Va-

cations Condominium described as: VOI Number 256055-01, an Annual Type, Number of VOI Ownership Points 62000 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

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-ficial 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days useful the Trustee insures the five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,895.71, plus interest (calculated by multiplying \$1.04 times the number of days that have elapsed since April 8, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

cate of Sale is issued. Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919525

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-265227 FILE NO.: 20-019918 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION,

OMEGA HENRY Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Omega Henry 1835 South 7th Avenue

Maywood, IL 60153 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 265227-01, an Even Biennial Type, Number of VOI Ownership Points 37000 in the Flex Vacations Ownership Journal of the 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.

thereto the Declaration.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,298.59, plus interest (calculated by multiplying \$0.45 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919352

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-221556 FILE NO.: 20-019926 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION,

HANS RUDOLPH EDWARDS FRANK-FORT; GAYNOR WILLIAMS FRANK-FORT Obligor(s)

ORANGE COUNTY

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Hans Rudolph Edwards Frankfort 2203 Sparre Drive Kinston, NC 28504-1927 Gaynor Williams Frankfort 124 Perquimans Drive Brawley, NC 27609 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce

a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 221556-01, 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

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,401.18, plus interest (calculated by multiplying \$1.36 times the number of days that have elapsed since April 8, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919509

NONJUDICIAL PROCEEDING TO FORE CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-219899 FILE NO.: 20-019928 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION,

STEVE FARON LOYOLA; SHERLYN K. Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Steve Faron Lovola 73-4115 Ihupani Place Kailua-kona, HI 96740 Sherlyn K. Loyola 73-4115 Ihupani Place Kailua-kona, HI 96740 YOU ARE NOTIFIED that a TRUSTEE'S

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 219899-01, an Odd 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.

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,010.15, plus interest (calculated by multiplying \$0.37 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919351

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-212079 FILE NO.: 20-019929 FLEX VACATIONS OWNERS ASSOCIA

TION, INC., A FLORIDA CORPORATION, Lienholder, TODD P. ARBESFELD; LESLEE G. AR-

Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Todd P Arbesfeld

1921 Leslie Lane Merrick, NY 11566 Leslee G. Arbesfeld 1921 Leslie Lane Merrick, NY 11566 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Va-cations Condominium described as: VOI Number 212079-01, an Even Biennial

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

ORANGE COUNTY

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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,245.68, plus interest (calculated by multiplying \$0.62 times the number of days that have elapsed since April 6, 2021) plus the sector of this preparadies. 2021), plus the costs of this proceeding Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407, 404, 5266 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919405 NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE

CONTRACT NO.: 42-01-210586 FILE NO.: 20-019942 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION, Lienholder,

LESLEY SHARENTON BARLEY, AKA LESLEY S. BARLEY Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURF PROCEEDING TO: Lesley Sharenton Barley, AKA Lesley S. Barley 4412 Cumberland Drive

Durham, NC 27705 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 210586-01, an Annual Type, Number of VOI Ownership Points 20700

in the Flex Vacations Ownership Plan, ac-cording 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

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$974.59, plus interest (calculated by multi-plying \$0.35 times the number of days that have elapsed since April 6, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

is issued. Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919408

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-210252 FILE NO.: 20-019943 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION, Lienholder,

ANDRE CORNELIUS WARD; JESSICA ANN JARVIS Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

33 Sunset Gardens Drive Moundville, AL 35474 Jessica Ann Jarvis 33 Sunset Gardens Drive

Moundville, AL 35474 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 210252-01, an Annual Type.

Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.

The default giving rise to these proceedings is the failure to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-ficial 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,104.42, plus interest (calculated by multiplying \$0.43 times the number of days that have elapsed since April 8,

2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613

11080-919526 NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-239216 FILE NO.: 20-019949 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION,

TINA MARIE LOHR; JOHN THOMAS Obligor(s)

Lienholder

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Tina Marie Lohr 1782 Ridge Road Hooversville, PA 15936 John Thomas Lohr 1782 Ridge Road Hooversville, PA 15936 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Va-cations Condominium described as: VOI Number 239216-02, an Annual Type,

Number of VOI Ownership Points 110000 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-ficial Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written ob-jection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee by sending certified unds to the Trustee payable to the Lienholder in the amount of \$3,049.43, plus interest (calculated by multiplying \$1.84 times the number of days that have elapsed since April 8, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certification. received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919527

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-201313 FILE NO.: 20-019950 FLEX VACATIONS OWNERS ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder.

CHER HER Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Cher Her 3923 County Road Q Manitowoc, WI 54220 YOU ARE NOTIFIED that a TRUSTEE'S

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Va-

cations Condominium described as:
VOI Number 201313-01, an Odd 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 ship 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.

thereto the Declaration.

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,010.15, plus interest (calculated by multiplying \$0.37 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq.

Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028

Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919350

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-206883 FILE NO.: 20-019953 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION, Lienholder,

MARIA G. JOHNSON Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-

ORANGE COUNTY

SURE PROCEEDING

TO: Maria G. Johnson 671 Bauer Court Elmont, NY 11003 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 206883-01, 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 Declaration.

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,359.36, plus interest (calculated by multiplying \$1.36 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate of Sale is issued. cate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-919347

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-200894 FILE NO.: 20-019990 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION

JULIO MICHAEL HERNANDEZ Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Julio Michael Hernandez 217 Gregory Drive Desoto, TX 75115

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Va-cations Condominium described as: VOI Number 200894-01, an Odd Biennial

Type, Number of VOI Ownership Points 51700 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-ficial 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,091.99, plus interest (calculated by multiplying \$0.43 times the number of days that have elapsed since April 6, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be

Said units to tale of reden phornists be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919410

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-216837 FILE NO.: 20-019998 FLEX VACATIONS OWNERS ASSOCIA TION, INC., A FLORIDA CORPORATION, Lienholder,

MICHAEL L. ADAMS Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Michael L. Adams 1445 Oakhurst Drive Mount Pleasant, SC 29466 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number 216837-01, an Annual Type, Number of VOI Ownership Points 37000 in the Flex Vacations Ownership Plan, ac-

cording 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the

ORANGE COUNTY

Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,348.84, plus interest (calculated by multiplying \$0.62 times the number of days that have elapsed since April 6, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919411

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-219469 FILE NO.: 20-019999 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION,

JESSIE JAMES LANE; SEBRENA LA-FAYE LANE Obligor(s)

Lienholder,

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

Jessie James Lane 2521 Lennys Drive Augusta, GA 30906 Sebrena Lafaye Lane 2521 Lennys Drive Augusta, GA 30906 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Va-cations Condominium described as: VOI Number 219469-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, ac-

cording 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-ficial 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,096.84, plus interest (calculated by multiplying \$0.43 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919345

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-239216 FILE NO.: 20-020005 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION, Lienholder.

TINA MARIE LOHR, AKA TINA M. LOHR; JOHN THOMAS LOHR, AKA JOHN T. Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Tina Marie Lohr, AKA Tina M. Lohr 1782 Ridge Road Hooversville, PA 15936 John Thomas Lohr, AKA John T. Lohr

1782 Ridge Road Hooversville, PA 15936 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 239216-01, an Annual Type, Number of VOI Ownership Points 110000 in the Flex Vacations Ownership Plan, ac-cording 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

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount \$3,044.71, plus interest (calculated multiplying \$1.84 times the number days that have elapsed since April 8, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

zate of Sale is issued. Cynthia David, Esq. √alerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613

NONJUDICIAL PROCEEDING TO FORE-

11080-919529

ORANGE COUNTY

LEGAL ADVERTISEMENT

CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-246984 FILE NO.: 20-020008 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION, Lienholder,

JOSEPHINE SIMMONS Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Josephine Simmons 731 Hobert Avenue

Plainfield, NJ 07063 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Vacations Condominium described as:

VOI Number 246984-01, an Annual 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

Declaration.
The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,544.22, plus interest (calculated by multiplying \$1.08 times the number of days that have elapsed since April 6, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Cate of Sale Is Issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919412

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 42-01-253929 FILE NO.: 20-020009 FLEX VACATIONS OWNERS ASSOCIA-TION, INC., A FLORIDA CORPORATION,

LINDA FAYE KINSEY

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Linda Faye Kinsey 361 Cairo Street Northwest Atlanta, GA 30314 YOU ARE NOTIFIED that a TRUSTEE'S

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Flex Va-cations Condominium described as: VOI Number 253929-01, an Annual Type,

Number of VOI Ownership Points 37000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official ("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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-ficial 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,066.90, plus interest (calculated by multiplying \$0.91 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Cynthia David, Esq.

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919344

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-021473 ST. AUGUSTINE RESORT CONDOMIN-IUM ASSOCIATION, INC., A FLORIDA CORPORATION, Lienholder,

MICHAEL R. HOJNOWSKI; LISA HO-JNOWSKI

TRUSTEE'S NOTICE OF SALE

TO: Michael R. Hojnowski, 5501 Berrywood Lane, Monroe, NC 28110 Lisa Hojnowski, 5501 Berrywood Lane, Monroe, NC 28110 Notice is hereby given that on May 13, 2021, at 11:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at St. Augustine Resort Condo-Interest at St. Augustine Resort Condominium will be offered for sale: Unit Week 52, in Unit 23105, 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

ORANGE COUNTY

thereto ('Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as record-ed August 25, 2020 in Instrument Number 20200448207 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.36 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,877.86

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,877.86. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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 ungaid condo responsible for any and all unpaid condo-minium 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.

or Trustee N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919427

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022298 PALM FINANCIAL SERVICES, INC., A

MARSHA L. TRAVIS; GERALD TRAVIS

TRUSTEE'S NOTICE OF SALE

FLORIDA CORPORATION,

Marsha L. Travis. 14611 Avenida De Palma, Winter Garden, FL 34787 Gerald Travis, 14611 Avenida De Palma,

Winter Garden, FL 34787
Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for sale:

An undivided 0.4073% interest in Unit 67A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded May 26, 2011 in Instrument Number 20110279089 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$4,029.30, together with interest accruing on the principal amount due at a per diem of \$1.41, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$6,876.37 ("Amount Se-

cured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$6,876.37. 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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266 11080-919434

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022310
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder.

LAMIA MOHAMMED AL-KHALIFA; MU-NIRA ALI AL-KHALIFA

TRUSTEE'S NOTICE OF SALE

Lamia Mohammed Al-Khalifa, PO BOX 28919, West Riffa, Bahrain 934 Bahrain Munira Ali Al-Khalifa, PO BOX 28919,

West Riffa, 99999 Bahrain Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for

An undivided 1.0184% interest in Unit 33A of the Bay Lake Tower at Disney's Contemporary Resort , a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records

of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522202 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.66 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due so of the other of \$2.24.38 as of the date of the sale of \$2,231.38 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may re-deem 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 \$2,231.38. 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. Valerie N. Edgecombe Brown, Esq.

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919436

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022311 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

LAMIA MOHAMMED AL-KHALIFA; MU-NIRA ALI AL-KHALIFA

TRUSTEE'S NOTICE OF SALE

Lienholder.

Lamia Mohammed Al-Khalifa, PO BOX 28919, West Riffa, Bahrain 934 Bahrain Munira Ali Al-Khalifa, PO BOX 28919, West Riffa, 99999 Bahrain

Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for

An undivided 1.2731% interest in Unit 32B of the Bay Lake Tower at Disney's Contemporary Resort , a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522202 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.81 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,625.33 ("Amount Secured by the Lien"). The Obligor has the right to cure this de-

fault and any junior interestholder may re-deem 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 \$2,625.33. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919439

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 10006170.000 FILE NO.: 20-022334 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

vs. RUSSELL BONDS; JESSICA BONDS Obligor(s)

SURE PROCEEDING TO: TRUSTEE'S NOTICE OF FORECLO-

Russell Bonds 159 Coldstream Road Murfreesboro, TN 37127 Jessica Bonds 159 Coldstream Road

Murfreesboro, TN 37127 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the follow-

ing Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as: An undivided 0.4575% interest in Unit 87A 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

ORANGE COUNTY

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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,801.60, plus interest (calculated by multiplying \$0.53 times the number of days that have elapsed since April 11, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82

NONJUDICIAL PROCEEDING TO FORE CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022362 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

P O Box 165028

11080-919545

Columbus, OH 43216-5028 Telephone: 407-404-5266

Telecopier: 614-220-5613

FRANCISCO OKADA; PEI CHUAN CH-Obligor

TRUSTEE'S NOTICE OF SALE

Francisco Okada, JUNCAL 3102, PISO 20A, Buenos Aires, Argentina Pei Chuan Chuang, JUNCAL 3102, PISO 20A, Buenos Aires, Ar 11111 Argentina Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for

An undivided 0.5718% interest in Unit 84C of the Bay Lake Tower at Disney's Contemporary Resort , a leasehold condominium (the "Condominium"), accorddominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the reliative to pay accompany as each of the pays accompany.

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522202 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.66 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,231.38 ("Amount Secured by the Lien").

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 Costificate of Sala humania. issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,231.38. 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 condo-minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266

NON ILIDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022369 PALM FINANCIAL SERVICES, INC., FLORIDA CORPORATION, Lienholder,

FRANK CAPRI

TRUSTEE'S NOTICE OF SALE TO: Frank Capri, 19669 NORTH 101ST PLACE, Scottsdale, AZ 85255 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the

following described Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort will be offered for

sale:
An undivided 0.8147% interest in Unit 50B of the Bay Lake Tower at Disney's Contemporary Resort , a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the reliable to the sale is the

failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522202 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.53 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,875.01

ORANGE COUNTY

("Amount Secured by the Lien"). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,875.01. Said funds for cure or redemption must be

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 condo-minium assessments that come due up to the time of transfer of title, including those

received by the Trustee before the Certifi-

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919435

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

KELLY CREGO-LEE Obligor

TRUSTEE'S NOTICE OF SALE TO: Kelly Crego-Lee, 321 Neal Road, Saint Paris, OH 43072-9305

Saint Paris, OH 430/2-9305
Notice is hereby given that on May 19, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for

An undivided 0.6434% interest in Unit 62H of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522266 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.15 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$917.35 ("Amount Secured by the Lien")

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 \$917.35. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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 condo-minium 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

Interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-919341

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022571 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

DAN GOEHRIG

l ienholder.

TRUSTEE'S NOTICE OF SALE TO: Dan Goehrig, 4971 Old Sterrettania Road, Erie, PA 16506-3978

Road, Erle, PA 16506-3978
Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Decele will be for the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Decele will be for the form of the form o Bungalows will be offered for sale:
An undivided 0.1267% interest in Unit 53

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 'Declara-

and all amendments thereto (the Decianation').
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded September 1, 2016 in Instrument Number 20160460985 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of pal of the mortgage due in the amount of \$6,572.65, together with interest accruing on the principal amount due at a per diem of \$3.24, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$8,359.18

("Amount Secured by the Lien").
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 \$8,359.18. Said funds for cure or redemption must be received by the Trustee before the Certifi-

ORANGE COUNTY

cate 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919437

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022594 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

LISA K. ROSS Obligor

TRUSTEE'S NOTICE OF SALE TO: Lisa K. Ross, 3 ALBATROSS ROAD, Audubon, NJ 08106-1701

Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale: An undivided 0.1267% interest in Unit 75

of the Disney's Polynesian Villas & Bunga-lows, 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 'Declara-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded May 18, 2017 in Instrument Number 20170279126 2017 In Instrument Number 2017/02/9126 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$10,762.81, together with interest consists or the principal of the property of the principal of the principa er with interest accruing on the principal amount due at a per diem of \$5.31, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$14,846.07 ("Amount Secured by the Lien").
The Obligor has the right to cure this de-

fault and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,846.07. 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 these 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022608 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

JENNIFER M. GREGORY Obligor

TRUSTEE'S NOTICE OF SALE

TO: Jennifer M. Gregory, 15 Buckingham Place, Milford, CT 06460 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timesbase Ownership following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.1036% interest in Unit 10 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 'Declara-

tion').
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded December 8, 2017 in Instrument Number 20170670534 of the Public Records of County Existed (the "Lise"). The Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$7,275.05, together with interest accruing on the principal amount due at a per diem of \$2.49, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,545.50 ("Amount Secured by the Lien").

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 \$9,545.50. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

ORANGE COUNTY

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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919386

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022627 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

vs. MELISSA S. DANIEL

TRUSTEE'S NOTICE OF SALE TO: Melissa S. Daniel, 210 BRAHMWELL COURT, Lafayette, LA 70508-1827 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Pungalows will be offered for selection.

Bungalows will be offered for sale: An undivided 0.3802% interest in Unit 17 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 'Declara-

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 as record-ed October 6, 2020 in Instrument Number 20200522260 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.51 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,829.34

("Amount Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,829.34. Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate 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 recognished for our and all uppend explain. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919384

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022628
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MELISSA S. DANIEL Obligor

TRUSTEE'S NOTICE OF SALE
TO: Melissa S. Daniel, 210 BRAHMWELL
COURT, Lafayette, LA 70508-1827
Notice in berefit into the 1827 COUR1, Lafayette, LA 70508-1827
Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale: An undivided 0.3802% interest in Unit 17 of the Disney's Polynesian Villas & Bungalows Willias & Bungalows Willias

of the Disney's Polynesian Villas & Bunga-lows, 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 'Declara-

tion').
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 as recorded October 6, 2020 in Instrument Number 20200522260 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.51 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,829.34 ("Amount Secured by the Lien").

The Obligor has the right to cure this de-

The Obligor has the right to cure this default and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,829.34. 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 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq.

as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919387

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022647
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION.

SHEREEN KOSTMAYER

TRUSTEE'S NOTICE OF SALE TO: Shereen Kostmayer, 311 LAKEVIEW BOULEVARD, Biloxi, MS 39531-2605 Notice is hereby given that on May 13, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, 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 'Declara-

tion').
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 as recorded October 6, 2020 in Instrument Number 20200522260 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus in est accruing at a per diem rate of \$0.38 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,485.60 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any union interesthelder may re-

fault and any junior interestholder may re-deem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,485.60. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

If the successful bidder fails to pay the

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

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

11080-919565

Lienholder,

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022740 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

COLIN A. WILKINSON; CHRISTINE M. WILKINSON Obligor

TRUSTEE'S NOTICE OF SALE

A. Wilkinson, 6020 RIVERSIDE DRIVE, Sandy Springs, GA 30328 Christine M. Wilkinson, 6020 RIVERSIDE DRIVE, Sandy Springs, GA 30328 Notice is hereby given that on May 13, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale

An undivided 0.5055% interest in Unit 68B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522285 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.52 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,845.49 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,845.49. 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919392

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE

ORANGE COUNTY

FILE NO.: 20-022774
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

TINA KREISCHER

TRUSTEE'S NOTICE OF SALE TO: Tina Kreischer, 3119 CHELLINGTON DRIVE, Johnsburg, IL 60051-9507 Notice is hereby given that on May 19, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Re-sort will be offered for sale:

An undivided 0.3459% interest in Unit 90A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominimany, according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded October 6, 2020 in Instrument Number 20200522285 of the Public Records of Orange County Florida The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.56 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,983.61 ("Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,983.61. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

interest.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919339

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 7048406.000 FILE NO.: 20-022786
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder

STEPHEN AUSTIN KOHNER: PATRICIA LOUISE KOHNER Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

Stephen Austin Kohner 41729 North Moss Springs Court Anthem, AZ 85086-1096 Patricia Louise Kohner 41729 North Moss Springs Court Anthem, AZ 85086-1096 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce

a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.5474% interest in Unit 80B An undivided 0.5474% interest in Unit 80B 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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-ficial Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written ob-jection on the Trustee named below. The Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of fortyfive (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4 167 99 plus interest of \$4,167.99, plus interest (calculated by multiplying \$0.84 times the number of days that have elapsed since April 8, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be

received by the Trustee before the Certificate of Sale is issued. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 r. U. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919531

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022788 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MARK P. SEYBERT; JUDILYN SEYBERT

TRUSTEE'S NOTICE OF SALE

Mark P. Seybert, 4 Tolberts Turn, Sewell, NJ 08080-2479 Judilyn Seybert, 4 Tolberts Turn, Sewell, NJ 08080

Notice is hereby given that on May 19, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the

ORANGE COUNTY

following described Timeshare Ownership Interest at Disney's Saratoga Springs Re-sort will be offered for sale:

An undivided 0.3448% interest in Unit 107B 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 lorida 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 as recorded October 6, 2020 in Instrument Number 20200522285 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.71 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,346.53 ("Amount Secured by the Lien").

The Obligor has the right to cure this de-fault and any junior interestholder may re-deem 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 \$2,346.53. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919338

NONJUDICIAL PROCEEDING TO FORE CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 20-022954 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

VS. LINDA E. PANSY Obligor

TRUSTEE'S NOTICE OF SALE TO: Linda E. Pansy, 9617 NANNYBERRY LANE, Charlotte, NC 28273-4538

Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.4218% interest in Unit 19A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declara-

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 as recorded October 6, 2020 in Instrument Number 20200522265 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.67 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$2,232.09

("Amount Secured by the Lien").
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 \$2,232.09. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

cate 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 sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condo-minium 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266 11080-919432

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022990 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

LEROY E. WILLIAMSON, IV: DAWN OON GIBSON; MARK WAYNE GIBSON Obligor

TRUSTEE'S NOTICE OF SALE

Leroy E. Williamson, IV, 13257 Farrington Road, Ashland, VA 23005-7113 Dawn Coon Gibson, 409 Drummer Court, Ashland, VA 23005-2406 Mark Wayne Gibson, 409 Drummer Court, Ashland, VA 23005-2406

Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

ORANGE COUNTY

An undivided 0.2144% interest in Unit 2G of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium there of 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 as recorded February 22, 2018 in Instrument Number 20180108412 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principle. amount secured by the Lien is the principal of the mortgage due in the amount of \$10,304.76, together with interest accruing on the principal amount due at a per diem of \$3.11, and together with the costs of this proceeding and sale, for a to-tal amount due as of the date of the sale \$12,342.34 ("Amount Secured by the

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 \$12,342.34. Said funds for cure or re-demption 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.
Valerie N. Edgecombe Brown, Esq.
Cynthia David, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: 407-404-5266
11080-919431

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-022998
PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

JOHN QUITMAN CLENNEY; JOLENE JOY CLENNEY Obligor

TRUSTEE'S NOTICE OF SALE

John Quitman Clenney, 315 Bret Drive, Defuniak Springs, FL 32433-5227 Jolene Joy Clenney, 315 Bret Drive, Defu-niak Springs, FL 32433-5227 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley

Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.4723% interest in Unit 6A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium there-of as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

ments 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 as recorded April 20, 2018 in Instrument Number 20180237570 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$26,114.79, together with interest accruing on the principal amount due at a per diem of \$10.37, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$31,057.00 ("Amount Secured by the Lien").
The Obligor has the right to cure this de-

fault 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 \$31,057.00. 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 condo-

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

minium assessments that come due up to

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919430

NONJUDICIAL PROCEEDING TO FORE-NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-023016 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lipsholder Lienholder,

JOHN H. COTTRELL Obligor

TRUSTEE'S NOTICE OF SALE TRUSTEE'S NOTICE OF SALE
TO: John H. Cottrell, 26 BULGARMARSH
ROAD, Tiverton, RI 02878-3878
Notice is hereby given that on May 20,
2021, at 10:00 AM, in the offices of Manley
Deas Kochalski LLC, 390 North Orange
Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.1771% interest in Unit 6D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium there-of as recorded as Instrument Number

ORANGE COUNTY

20170096685, in the Public Records of Orange County, Florida, and all amend-

ments 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 as recorded September 19, 2018 in Instrument Number 20180555650 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$12,103.16, together with interest ac-cruing on the principal amount due at a per diem of \$4.97, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$15,904.70 ("Amount Secured by the Lien")

The Obligor has the right to cure this de-fault 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 \$15,904.70. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. 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 condo-minium 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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq.

P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919444 NONJUDICIAL PROCEEDING TO FORE-

CLOSE MORTGAGE BY TRUSTEE FILE NO.: 20-023036 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION

SUZETTE NICOLA DAMAWUZAN

TRUSTEE'S NOTICE OF SALE TO: Suzette Nicola Damawuzan, gonne Court, Teaneck, NJ 07666-6001 Notice is hereby chief. gonne Court, Teaneck, NJ 07666-6001 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale: An undivided 0.4119% interest in Unit 11

of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded May 3, 2019 in Instrument Number 20190275312 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$31,745.29, together with interest accruing on the principal amount due at a per diem of \$15.22, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$37,893.47 ("Amount Secured by the Lien").
The Obligor has the right to cure this de-

fault 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 \$37,893.47. 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

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. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

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

Case No.: 2020-CA-000354-O Division: 40 Judge Reginald K. Whitehead Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff,

Lior Rosenthal, et al. Defendants.

NOTICE OF SALE

Notice is hereby given that on May 18, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Owner-

VOI Number 245079-01, an Annual Type, Number of VOI Ownership Points 56300 in the Flex Vacation 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. 42.01.345.073) Declaration. (Contract No.: 42-01-245079) 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 April 7, 2021, in Civil Case No. 2020-CA-000354-O, pending in the Circuit Court in Orange County, Florida.

Michael E. Carleton (Florida Bar No.:

1007924) Valerie N. Edgecombe Brown (Florida Bar No.: 10193)

Cynthia David (Florida Bar No.: 91387) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: mec@manleydeas.com Attorney for Plaintiff 11080-919493

IN THE CIRCUIT COURT OF THE NINTH IN AND FOR ORANGE COUNTY, FLOR-

IDA Case No.: 2020-CA-001874-O Division: 33

Judge Denise Kim Beamer Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff.

Pavita Ramparas, et al. Defendants.

NOTICE OF SALE

Notice is hereby given that on May 18, 2021, at 11:00 AM, offer by electronic sale at www.mvorangeclerk.realforeclose.com the following described Timeshare Owner ship Interest:

VOI Number 259617-01, an Annual Type Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations cording 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.: 42-01-259617) Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the list 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 April 8, 2021, in Civil Case No. 2020-CA-001874-O, pending in the Circuit Court in Orange County, Florida.

Cynthia David (Florida Bar No.: 91387)
Valerie N. Ednecombe Brown (Florida Bar

Valerie N. Edgecombe Brown (Florida Bar No.: 10193)
Michael E. Carleton (Florida Bar No.:

1007924) 100/1924) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613

Primary: stateefiling@manlevdeas.com Secondary: cd@manleydeas.com Attorney for Plaintiff 11080-919562

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

Case No.: 2020-CA-002795-O Judge Jeffrey L. Ashton Palm Financial Services, Inc., a Florida Corporation Plaintiff,

The Estate of Kevin S. Kelly, et al. Defendants.

NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on May 11, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest

An undivided 0.3284% interest in Unit 85A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condo-minium"), 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')

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 April 7, 2021, in Civil Case No. 2020-CA-002795-O, pending in the Circuit Court in Orange County, Florida.

Cynthia David (Florida Bar No.: 91387) No.: 10193)
Michael E. Carleton (Florida Bar No.:

1007924) Manley Deas Kochalski LLC

P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: cd@manleydeas.com Attorney for Plaintiff 11080-919559

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

Case No.: 2020-CA-003196-O Division: 37 Judge Jeffrey L. Ashton Palm Financial Services, Inc., a Florida Corporation Plaintiff.

Oliver Carlos Gil Brautigan, et al. Defendants

NOTICE OF SALE AS TO COUNT(S) I. II Notice is hereby given that on May 11, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Owner-

snip interest: An undivided 0.1423% interest in Unit 3C of the Villas at Disney's Grand Flo-ridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545,

ORANGE COUNTY

Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.:

13004020.000)
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 April 7, 2021, in Civil Case No. 2020-CA-003196-O, pending in the Circuit Court in Orange County, Florida. Cynthia David (Florida Bar No.: 91387)

Valerie N. Edgecombe Brown (Florida Bar No.: 10193) Michael E. Carleton (Florida Bar No.:

Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: cd@manleydeas.com Attorney for Plaintiff 11080-919558

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

Case No : 2020-CA-003647-O Division: 33 Judge Denise Kim Beamer

Palm Financial Services, Inc., a Florida Corporation Plaintiff.

Hector Perez, et al. Defendants.

NOTICE OF SALE AS TO COUNT(S) III Notice is hereby given that on May 18, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:

An undivided 0.1655% interest in Unit ATI undivided 0.1653% interest in Unit 4TC of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condo-minium (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.:

7048090.004)
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 April 8, 2021, in Civil Case No. 2020-CA-003647-O, pending in the Circuit Court in Orange County, Florida.

Cynthia David (Florida Bar No.: 91387)
Valerie N. Ednecombe Brown (Florida Bar

Valerie N. Edgecombe Brown (Florida Bar No.: 10193)
Michael E. Carleton (Florida Bar No.: 1007924)

100/924) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manlevdeas.com Secondary: cd@manleydeas.com Attorney for Plaintiff 11080-919561

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

Case No.: 2020-CA-008899-O Division

Judge Paetra Brownlee Amelia Resort Condominium Association. Inc., a Florida Corporation

The Estate of Anthony J. Gencarelli, et al. Defendants.

NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on May 18, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Owner-

ship Interest Week 48, in Unit 29302, an An-Unit Week 48, in Unit 29302, an An-nual Unit Week in Amelia Resort Con-dominium, 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. 15thereto ('Declaration') (Contract No.: 15-

04-409010) 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 April 6, 2021, in Civil Case No. 2020-CA-008899-O, pending in the Circuit Court in Orange County, Florida.

Valerie N. Edgecombe Brown (Florida Bar No.: 10193)

No.: 10193)
Cynthia David (Florida Bar No.: 91387)
Michael E. Carleton (Florida Bar No.:

1007924) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613

Primary: stateefiling@manleydeas.com Secondary: vnbrown@manleydeas.com Attorney for Plaintiff 11080-919563

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

Case No.: 2020-CA-009052-O Division:
Judge Paetra Brownlee Villages Key West Condominium Association, Inc., a Florida Corporation

The Estate of Marion L. Wagner, aka M. L. Wagner, et al. Defendants.

NOTICE OF SALE AS TO COUNT(S) I NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on May 18, 2021, at 11:00 AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Owner-

ORANGE COUNTY

ship Interest: Unit Week 43, in Unit 15102, an Annual Unit Week in Key West Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 8048, Page 0131, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 15-03-504359)

Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lispendens 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 April 6, 2021, in Civil Case No. 2020-CA-009052-O, pending in the Circuit Court in Orange County, Florida. Valerie N. Edgecombe Brown (Florida Bar

No.: 10193) No.: 10193) Cynthia David (Florida Bar No.: 91387) Michael E. Carleton (Florida Bar No.: 1007924)

Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: stateefiling@manleydeas.com Secondary: vnbrown@manleydeas.com Attorney for Plaintiff 11080-919564

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

Case No.: 2021-CA-000876-O Division: Judge Jeffrey L. Ashton

Palm Financial Services, Inc., a Florida Corporation Plaintiff,

Alexandra H. Ordorica, et al. Defendants.

/ PUBLISH 2 CONSECUTIVE NOTICE OF ACTION AS TO COUNT I, II AGAINST DEFENDANT ALEXANDRA H.

ALEXANDRA H ORDORICA

ALEXANDRA H. ORDORICA
117 RIO GRANDE DRIVE
MISSION, TX 78572-7418
UNITED STATES OF AMERICA
and all parties claiming interest by,
through, under or against Defendant(s)
ALEXANDRA H. ORDORICA, and all parties having or claiming to have any right, title or interest in the property herein de-

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

An undivided 0.1601% interest in Unit 4A 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.: 13006036.000

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

WITNESS my hand and seal of this Court on the 30th day of March, 2021. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT

ORANGE COUNTY, FLORIDA Bv: Sandra Jackson Deputy Clerk
NOTICE TO PERSONS WITH DISABILI-

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

MANLEY DEAS KOCHALSKI LLC 11080-919482

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

Case No.: 2021-CA-000876-O Division:
Palm Financial Services, Inc., a Florida

Corporation

Johnny Cosic, et al. Defendants.

/ PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT III, IV AGAINST DEFENDANT JOHNNY COSIC AND AL-EXANDRA I. COSIC

JOHNNY COSIC 4720 DOUG WRIGHT DR BURLINGTON, ON L7M0K2 CANADA ALEXANDRA I. COSIC 4720 DOUG WRIGHT DR BURLINGTON, ON L7M0K2

and all parties claiming interest by, through, under or against Defendant(s) JOHNNY COSIC AND ALEXANDRA I. COSIC, 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: COUNT III, IV

An undivided 0.1708% interest in Unit 3E of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as record-

ORANGE COUNTY

ed in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') Contract No.: 13009018.000

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

WITNESS my hand and seal of this Court on the 30th day of March, 2021. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA By: Sandra Jackson

Deputy Clerk NOTICE TO PERSONS WITH DISABILI-

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 immediscrieduled count 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

MANLEY DEAS KOCHALSKI LLC 11080-919454

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

Case No.: 2021-CA-000925-O Division: Judge Paetra Brownlee Palm Financial Services, Inc., a Florida Corporation

Todd Kokotajlo, et al.

PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT I AGAINST DEFENDANT TODD KOKOTAJLO AND CARMELLA

TODD KOKOTAJLO TODD KOKOTAJLO
12 SUMMERHILL COURT
COLUMBUS, NJ 08022-1970
UNITED STATES OF AMERICA
CARMELLA KOKOTAJLO
12 SUMMERHILL COURT COLUMBUS NT 08022-1970 UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) TODD KOKOTAJLO AND CARMELLA KOKOTAJLO, 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 0.8439% interest in Unit 42 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominileaseroid condominion (the Condominion"), according to the Declaration of Condominion thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

Contract No.: 8000952.000 has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CYNTHIA DAVID, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within trifty (30) days after the first publication of this No tice 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 Com-WITNESS my hand and seal of this Court on the 26th day of March, 2021. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA Bv: Sandra Jackson

Deputy Clerk
NOTICE TO PERSONS WITH DISABILI-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 inty Courthouse, 425 N. Orange Ave, Suite 510, Orlando, Florida, (407) enue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immedi-ately 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

MANLEY DEAS KOCHALSKI LLC 11080-919447

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

Case No.: 2021-CA-001361-O Case No.: 2021-CA-001361-O Division: Judge Vincent Falcone III HPC Developer, LLC, a Delaware limited liability company Plaintiff,

ALICE MARIE COOK, et al.

WEEKS NOTICE OF ACTION AS TO VII, VIII AGAINST DEFENDANT ANDRES RA-MON ANDRES RAMON

/ PUBLISH 2 CONSECUTIVE

ANDRES RAMON
2040 LIMA LOOP
LAREDO, TX 78045
UNITED STATES OF AMERICA
and all parties claiming interest by,
through, under or against Defendant(s)
ANDRES RAMON, and all parties having
or claiming to have any right, title or inter-

ORANGE COUNTY

est in the property herein described; YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: COUNT VII, VIII

VOI Number 50-5406, an Annual Type VOI Number 50-5406, an Annual Type, Number of VOI Ownership Points 1000 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 2017/0358914 in the Public Records of Vacada County Election and all cords of Orange County, Florida, and all amendments and supplements thereto. Contract No.: 50-5406

has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CYNTHIA DAVID, 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 Com-

plaint. WITNESS my hand and seal of this Court on the 30th day of March, 2021.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA By: Sandra Jackson

Deputy Clerk
NOTICE TO PERSONS WITH DISABILI-

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) enue, 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

MANLEY DEAS KOCHALSKI LLC 11080-919446 IN THE CIRCUIT COURT OF THE NINTH

JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLOR-

Case No.: 2021-CA-001872-O Division Judge Jeffrey L. Ashton Palm Financial Services Inc. a Florida

Corporation Plaintiff, vs. THE ESTATE OF GERALDINE M. DO-Defendants

/ PUBLISH 2 CONSECUTIVE NOTICE OF ACTION AS TO COUNT III AND IV AGAINST DEFENDANT JOHN T. TRUAX, AS POTENTIAL HEIR TO JOHN D. TRU-AND JIM TRUAX, AS POTENTIAL

TO JOHN D. TRUAX JOHN T. TRUAX, AS POTENTIAL HEIR

TO JOHN D. TRUAX 66500 HARVEST RIDGE WASHINGTON, MI 48095-1925 UNITED STATES OF AMERICA JIM TRUAX, AS POTENTIAL HEIR TO JOHN D. TRUAX 23891 GREENING DRIVE NOVI, MI 48375-3135 UNITED STATES OF AMERICA

and all parties claiming interest by, through, under or against Defendant(s) JOHN T. TRUAX, AS POTENTIAL HEIR TO JOHN D. TRUAX, AS POTENTIAL HEIR TO JOHN D. TRUAX, AS POTENTIAL HEIR TO JOHN D. TRUAX AX, and all parties having or claiming to have any right, title or interest in the prop-erty herein described; YOU ARE NOTIFIED that an action to

enforce a lien on the following described property in Orange County, Florida:

An undivided 0.0824% interest in Unit 42 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 Or-ange County, Florida and all amendments thereto (the 'Declaration')

Contract No.: 23900.000 An undivided 0.1787% interest in Unit 62E of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361.

2551 Public Records County, Florida and all amendments thereto (the 'Declaration')

Contract No.: 23900.001 has been filed against you; and you are nas been filed against you; and you are required to serve a copy of your written defenses, if any, to it on VALERIE N. EDGECOMBE BROWN, 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 Clark of this Court eight the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of this Court

on the 30th day of March, 2021. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA By: Sandra Jackson

Deputy Clerk NOTICE TO PERSONS WITH DISABILI-

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

(Continued on next page)

Plaintiff.

voice impaired, call 711. FOR PUBLICATION - RETURN TO MANLEY DEAS KOCHALSKI LLC

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

Case No.: 2021-CA-001923-O

Division:
Judge Paetra Brownlee
Palm Financial Services, Inc., a Florida Corporation Plaintiff,

JULIO J. OJEDA, et al. Defendants.

/ PUBLISH 2 CONSECUTIVE NOTICE OF ACTION AS TO COUNT VI AGAINST DEFENDANT NICOLE ANDERSEN-STORZ

NICOLE ANDERSEN-STORZ 109 SAVANNAH DRIVE EGG HARBOR TOWNSHIP, NJ 08234-

UNITED STATES OF AMERICA and all parties claiming interest by, through, under or against Defendant(s) NICOLE ANDERSEN-STORZ, and all parties having or claiming to have any right, title or interest in the property herein described.

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

An undivided 0.8147% interest in Unit 56B 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.: 10015235.000

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

WITNESS my hand and seal of this Court on the 30th day of March, 2021. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA By: Sandra Jackson

Deputy Clerk NOTICE TO PERSONS WITH DISABILI-TIFS

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are en-titled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Av-enue, Suite 510, Orlando, Florida, (407) enue, 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.

MANLEY DEAS KOCHALSKI LLC 11080-919457

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

Case No.: 2021-CA-001923-O

Division: Judge Paetra Brownlee Palm Financial Services, Inc., a Florida Corporation Plaintiff,

JULIO J. OJEDA, et al. Defendants.

/ PUBLISH 2 CONSECUTIVE NOTICE OF ACTION AS TO COUNT III AGAINST DEFENDANT NICOLA ALLE-GRETTA

NICOLA ALLEGRETTA 3873 POINSETTIA STREET SAN LUIS OBISPO, CA 93401 UNITED STATES OF AMERICA and all parties claiming interest by, through, under or against Defendant(s) NICOLA ALLEGRETTA, 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: COUNT III

An undivided 0.8147% interest in Unit 46B of the Bay Lake Tower at Disney's Contemporary Resort , a leasehold condominium (the "Condominium"), accorddominium (the Condominium), accord-ing to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amend-ments thereto (the 'Declaration') Contract No.: 10011867,000

Contract No.: 10011867.000 has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on MICHAEL E. CARLETON, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter: otherwise a default will be entered against you for the relief demanded in the

WITNESS my hand and seal of this Court on the 30th day of March, 2021. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA

By: Sandra Jackson Deputy Clerk
NOTICE TO PERSONS WITH DISABILI-

If you are a person with a disability who 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 Av-

ORANGE COUNTY

enue, 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

MANLEY DEAS KOCHALSKI LLC 11080-919460

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 7079759.000 FILE NO.: 21-000378 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

JAMES E. RAGSDALE, II Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: James E. Ragsdale, II 10993 Caverhill Drive Peyton, CO 80831 YOU ARE NOTIFIED that a TRUSTEE'S

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit
134A 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,811.14, plus interest (calculated by multiplying \$5.82 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

is issued. Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919396

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 9002489.001 FILE NO.: 21-000392 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

TERRANCE HART; JAMIE HART Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Terrance Hart 14206 Natures Reserve Drive Lithia, FL 33547 Jamie Hart

14206 Natures Reserve Drive Lithia, FL 33547 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce

a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.6139% interest in Unit 78C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condomini-um"), 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 to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as re-corded 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,895.18, plus interest (calculated by multiplying plus interest (calculated by muniplying \$2.03 times the number of days that have elapsed since April 6, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by

is issued. Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028

the Trustee before the Certificate of Sale

Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13003018.000 FILE NO.: 21-000457 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

vs. DANIEL CORNO; LILIAM M. CORNO

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING Daniel Corno 16011 East Harbour Bend Lane Houston, TX 77044-5692 Liliam M. Corno

ORANGE COUNTY

4214 Old Arbor Way Humble, TX 77346-4585 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following

Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described An undivided 0.1708% interest in Unit 3B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County Florida and all amendments thereto (the

'Declaration').

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering set form 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 Obligor has the right of the order the default and any junior interto cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$15,199.38, plus interest (calculated by multiplying \$5.21 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

is issued. Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919397

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000482 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

JENNIFER L. BEACH-WEINMAN; MOL-LY M. BEACH-WEINMAN (DECEASED)

TRUSTEE'S NOTICE OF SALE TO: Jennifer L. Beach-Weinman, 7710a Franklin Road, Cranberry Township, PA 16066-2508

Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.1180% interest in Unit 2I of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, 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 as recorded February 23, 2018 in Instrument Number 20180109922 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of pal of the mortgage due in the amount of \$7,136.23, together with interest accruing on the principal amount due at a per diem of \$2.25, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$8,702.69

("Amount Secured by the Lien").
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 \$8,702.69. Said funds for cure or redemption must be received by the Trustee before the Certificate of \$26 is issued.

cate 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 condo-minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14018921.000 FILE NO.: 21-000498 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

TIMOTHY A. GALL

11080-919388

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Timothy A. Gall 424 Main Street

Pleasant Dale, NE 68423
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described

An undivided 0.1014% interest in Unit 70 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 'Declara-

tion').
The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage 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 Obligor has the right to cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$9,930.48, plus interest (calculated by multiplying \$3.39 times the number of days that have elapsed since April 11, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is located. is issued.

Valerie N. Edgecombe Brown, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, 0H 43216-5028
Telephone: 407, 404, 5268 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919539

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000512 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

vs. CHRISTOPHER MICHAEL

TRUSTEE'S NOTICE OF SALE TO: Christopher Michael, 169 Delane Drive, Dallas, GA 30157-3802 Drive, Dallas, GA 30157-3802

Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:
An undivided 0.1352% interest in Unit 85 of the Disney's Polynesian Villas & Bungalows a leasehold condominium (the "Condows and the condows are condown to the condown to

lows, 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 'Declara-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded October 11, 2017 in Instrument Number 20170554245 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the prinor state of the mortgage due in the amount of \$11,110.34, together with interest accruing on the principal amount due at a per diem of \$4.57, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale \$13,444.34 ("Mount Secured by the of \$13,414.24 ("Amount Secured by the

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 \$13,414.24. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of

the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condomic that construct that some discussions. minium 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919442

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000551 PALM FINANCIAL SERVICES. INC., A FLORIDA CORPORATION, Lienholder,

DEBORAH G. JENKINS Obligor

TRUSTEE'S NOTICE OF SALE TO: Deborah G. Jenkins, 6811 Ravines Circle, West Bloomfield, MI 48322-2756 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

fered for sale:
An undivided 0.2361% interest in Unit
8B of Copper Creek Villas & Cabins at
Disney's Wilderness Lodge, according to
the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-ments thereto.

ments 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 as recorded August 23, 2018 in Instrument Number 20180503509 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$15,924.88, together with interest accruing on the principal amount due at a per diem of \$6.54, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$20,251.59 ("Amount Secured by the Lien").

Secured by the Lien").

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 \$20,251.59. 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

ORANGE COUNTY

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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919480

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000574
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

FREDERICK L. STAFFORD; LAURA M. STAFFORD Obligor

TRUSTEE'S NOTICE OF SALE

Frederick L. Stafford. 25955 Glen Canyon Drive, Laguna Hills, CA 92653-6321 Laura M. Stafford, 25955 Glen Canyon Drive, Laguna Hills, CA 92653-6321

Notice is hereby given that on May 13, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 1 0291% interest in Unit 18A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium there-of 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 as recorded March 18, 2019 in Instrument Number 20190159308 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$57,238.23, 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 \$67,567.81 ("Amount

Secured by the Lien").
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 \$67,567.81. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of

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

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

Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919566

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000591 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

MIGUEL A. SANCIO; ROSA I. VEGA Obligor

TRUSTEE'S NOTICE OF SALE

Miguel A. Sancio, 17 Grove Street, Apartment A, Antrim, NH 03440-3604 Rosa I. Vega, 17 Grove Street, Apartment A, Antrim, NH 03440-3604

A, Antrim, NH 03440-3604 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.1479% interest in Unit 1D of Disney's Riviera Resort, 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 as recorded July 18, 2019 in Instrument Number 20190441763 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$16,308.39, together with interest accruing on the principal amount due at a per diem of \$5.59, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$19,213.07 ("Amount

Secured by the Lien").

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 \$19,213.07. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

Telephone: 407-404-5266 11080-919428

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO: 21-000595 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder

vs. LUIS A. ALVARADO; LAUREN A. GA-GLIANO

TRUSTEE'S NOTICE OF SALE

Luis A. Alvarado. 12 Sandie Court. Pa-Lauren A. Gagliano, 12 Sandie Court, Patchogue, NY 11772
Lauren A. Gagliano, 12 Sandie Court, Patchogue, NY 11772-1650

Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be

offered for sale:
An undivided 0.1758% interest in Unit 1N of Disney's Riviera Resort, 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 as recorded snare Ownership Interest as recorded December 6, 2019 in Instrument Number 20190765965 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$20,304.00, together with interest ac-cruing on the principal amount due at a per diem of \$10.01, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$24,379.59 ("Amount Secured by the Lien").

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 \$24,379.59. Said funds for cure or re-demption 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919443

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 25150.000 FILE NO.: 21-000770 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

JOANN PAGILLO Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Joann Pagillo 3425 Linden Place

Apartment 9B YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Re-

undivided 0.0824% interest in Unit 42 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to minium (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 to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Of-

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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured

by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,660.86, plus interest (calculated by multiplying \$0.41 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding Said funds for cure or redemption must be received by the Trustee before the Certifi-

cate of Sale is issued. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. Michael E. Carleton, Esq.

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

ORANGE COUNTY

11080-919415

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000828 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder,

AMANDA LEIGH SISK Obligor

TRUSTEE'S NOTICE OF SALE TO: Amanda Leigh Sisk, 9411 RAINTREE ROAD, Burke, VA 22015-1949 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley

Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows will be offered for sale:

An undivided 0.1901% interest in Unit 42 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 'Declara-

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded June 13, 2016 in Instrument Number 20160303712 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$8,890.36, together with interest accruing on the principal amount due at a per diem of \$3.65, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,626.57 ("Amount Secured by the Lien").

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 \$11,626.57. 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

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919441

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16005747.000 FILE NO.: 21-000854
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

Lienholder, vs. CESAR H. BUENTELLO; MARIA A. BUENTELLO Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Cesar H. Buentello 24 Sage Hill Drive Del Rio, TX 78840-0636 Maria A. Buentello 24 Sage Hill Drive

Del Rio, TX 78840-0636 YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

undivided 0.2958% interest in Unit of Disney's Riviera Resort, according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amend-

ments thereto.

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as re-corded 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 to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$38,552.40, plus interest (calculated by multiplying \$11.27 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

is issued. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. Michael E. Carleton, Esq. P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919414

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE FILE NO.: 21-000889
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

ULISES F. CORDOVA; JACQUELINE A. CORDOVA Obligor

TRUSTEE'S NOTICE OF SALE Ulises F. Cordova, 6537 MAJESTIC RIDGE DRIVE, El Paso, TX 79912

ORANGE COUNTY

Jacqueline A. Cordova, 6537 MAJESTIC RIDGE DRIVE, El Paso, TX 79912 Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the Interest at Disney's Saratoga Springs Resort will be offered for sale:

An undivided 0.4598% interest in Unit 122B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419. Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration').

The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest as recorded November 6, 2020 in Instrument Number 20200581245 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.54 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,908.43 "Amount Secured by the Lien").

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,908.43. 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 condo-minium 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.

Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919429

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE FILE NO.: 21-000929
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

MAIORIKO JOE; MIA L. JOE

TRUSTEE'S NOTICE OF SALE

Majoriko Joe. 1026 West State Street. Springfield, MO 65806-2813 Mia L. Joe, 1026 West State Street, Springfield, MO 65806-2813

Notice is hereby given that on May 20, 2021, at 10:00 AM, in the offices of Manley Deas Kochalski LLC, 390 North Orange Avenue, Suite 1540, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.1797% interest in Unit 19A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amend-

ments 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 as recorded April 26, 2019 in Instrument Number 20190258488 of the Public Records of Orange County, Florida (the "Lien"). The amount secured by the Lien is the principal of the mortgage due in the amount of \$12,237.42, together with interest accruing on the principal of the mortal principal of the county of \$12,237.42, together with interest accruing on the principal of \$100.00 and \$100. amount due at a per diem of \$6.03, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$14.884.81 ("Amount

Secured by the Lien").
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,884.81. Said funds for cure or restance. demption must be received by the Trustee

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. Valerie N. Edgecombe Brown, Esq. Cynthia David, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: 407-404-5266 11080-919481

NONJUDICIAL PROCEEDING TO FORE-CLOSE CLAIM OF LIEN BY TRUSTEE CONTRACT NO.: 7008962.000 FILE NO.: 21-002197 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION, Lienholder.

FRIDA K. MALASZCZYK Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Frida K. Malaszczyk 30 Hillside Road Hackettstown, NJ 07840 YOU ARE NOTIFIED that a TRUSTEE'S

ORANGE COUNTY

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as: An undivided 0.3284% interest in Unit 13A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condomini-um"), 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 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest for a minimum period of forty five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee by sending defined unds to the Trustee payable to the Lienholder in the amount of \$1,979.97, plus interest (calculated by multiplying \$0.23 times the number of days that have elapsed since April 5, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Cynthia David, Esg.

Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919398

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 42858.002 FILE NO.: 21-002210
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

MARGARET L. COLLINS Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO: Margaret L. Collins 4301 Cardoon Drive New Port Richey, FL 34653 YOU ARE NOTIFIED that a TRUSTEE'S

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.3069% interest in Unit 113A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declara

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale. The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,892.74 plus interest (calculated by multiplying \$1.29 times the number of days that have elapsed since April 11, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

is issued. Is issued.
Cynthia David, Esq.
Valerie N. Edgecombe Brown, Esq.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919538

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14022467.000 FILE NO.: 21-002230 PALM FINANCIAL SERVICES, INC., A FLORIDA CORPORATION,

BENJAMIN THOMAS HELLER; LISA ANN HELLER Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING TO:

24172 West Desert Bloom Street Buckeye, AZ 85326 Lisa Ann Heller 270 Magnolia Drive Glenwood City, WI 54013 YOU ARE NOTIFIED that a TRUSTEE'S

Benjamin Thomas Heller

NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described

An undivided 0.1690% interest in Unit 80 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 'Declara-

The default giving rise to these proceedings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as re corded 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 Obligor has the right to cure the default and any junior inter-estholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale The Lien may be cured by sending certified funds to the Trustee payable to the

ORANGE COUNTY

Lienholder in the amount of \$16,590.86, plus interest (calculated by multiplying \$6.93 times the number of days that have elapsed since April 11, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by Trustee before the Certificate of Sale

Cynthia David, Esg. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919540

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16002651.000 FILE NO.: 21-002237
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION, Lienholder,

vs. MARTHA A. WHARTON; JAMES B. WHARTON Obligor(s)

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Martha A. Wharton 1501 Old Black Horse Pike Apartment L5 Blackwood, NJ 08012 James B. Wharton 1501 Old Black Horse Pike Apartment L5 Blackwood, NJ 08012

YOU ARE NOTIFIED that a TRUSTEE'S NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:

An undivided 0.1479% interest in Unit 1J of Disney's Riviera Resort, 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.

ments thereto.

The default giving rise to these proceedings is the failure 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until minimum period of forty-five (45) days until
the Trustee issues the Certificate of Sale.
The Lien may be cured by sending certified funds to the Trustee payable to the
Lienholder in the amount of \$16,833.80,
plus interest (calculated by multiplying \$6.05 times the number of days that have elapsed since April 11, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

Cynthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 opier: 614-220-5613 11080-919534

NONJUDICIAL PROCEEDING TO FORE-CLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16003845.000 FILE NO.: 21-002239
PALM FINANCIAL SERVICES, INC., A
FLORIDA CORPORATION,

vs. MEGAN L. SMITH; RYAN H. DAVIDSON

TRUSTEE'S NOTICE OF FORECLO-SURE PROCEEDING

Megan L. Smith 402 Crossland Avenue Clarksville, TN 37040 Clarksville, 1 N 37040
Ryan H. Davidson
402 Crossland Avenue
Clarksville, TN 37040
YOU ARE NOTIFIED that a TRUSTEE'S
NON-JUDICIAL PROCEEDING to enforce a Lien has been instituted on the following Timeshare Ownership Interest at Disney' Riviera Resort described as:

An undivided 0.1698% interest in Unit 2C of Disney's Riviera Resort, 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

ings is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as re-corded 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 Obligor has the right to cure the default and any junior interestholder may redeem its interest, for a minimum period of forty-five (45) days until the Trustee issues the Certificate of Sale.
The Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,009.82, plus interest (calculated by multiplying \$8.44 times the number of days that have elapsed since April 11, 2021), plus the costs of this proceeding. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale

Cvnthia David, Esq. Valerie N. Edgecombe Brown, Esq. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-919535

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