

LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT
ORANGE COUNTY IN THE CIRCUIN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2026-CA-005912-O LAKEVIEW LOAN SERVICING, LLC PLAINTIFF, VS. BYRON M BETHLEY AND JUANITA BETHLEY, ET AL., DEFENDANT(S). NOTICE OF ACTION TO: Byron M Bethley Last Known Address: 13109 Stanthorne Ave, Orlando, FL 32832 Current Residence: UNKNOWN TO: Byron M Bethley Last Known Address: 2738 N Spinning Wheel, Cir Spring, TX 77782 Current Residence: UNKNOWN TO: Byron M Bethley Last Known Address: 8457 Narcoossee RD Apt 11104, Orlando, FL 32827 Current Residence: UNKNOWN TO: Byron M Bethley Last Known Address: 8546 NW 23rd MNR Coral Springs, FL 33065 Current Residence: UNKNOWN TO: Juanita Bethley Last Known Address: 13109 Stanthorne Ave, Orlando, FL 32832 Current Residence: UNKNOWN TO: Juanita Bethley Last Known Address: 8546 NW 23rd MNR Coral Springs, FL 33065 Current Residence: UNKNOWN TO: Juanita Bethley Last Known Address: 217 Intrepid Dr Belle, Chasse, LA 70037 Current Residence: UNKNOWN YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: Lot 17, Eagle Creek Village K Phase 1A, according to the map or plat thereof, as recorded in Plat Book 96, Page(s) 58 through 72, inclusive, of the Public Records of Orange County, Florida. has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Tromberg, Miller, Morris & Partners, PLLC, Attorney for Plaintiff, whose address is 600 West Hillsboro Boulevard, Suite 600, Deerfield Beach, FL 33441, on or before September 6, 2026, within or before a date at least thirty (30) days after the first publication of this Notice in the La Gaceta Publishing, Inc, P.O Box 5536, Tampa, FL 33675 and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator Orange County, at Human Resources, Orange County Courthouse, 425 N Orange Avenue, Orlando, FL 32801, Phone 407-836-2303 at least 7 days before your scheduled court appearance, or immediately on receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of this Court this 28 day of July, 2026. TIFFANY M. RUSSELL As Clerk of Court By: /s/ Takianna Didier As Deputy Clerk Publish: La Gaceta Publishing, Inc, P.O Box 5536, Tampa, FL 33675 11080-1039259	ORANGE COUNTY grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Victor Ricks, deceased, et al. Defendants. Case No.: 2025-CA-006333-O Division: 40 Judge John E. Jordan NOTICE OF SALE AS TO COUNT(S) VII Notice is hereby given that on September 15, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 207525-01, an Even Biennial Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 207525-01PE-207525) 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 July 23, 2026, in Civil Case No. 2025-CA-006333-O, pending in the Circuit Court in Orange County, Florida. Michael E. Carleton (FLBN: 1007924) Jordan A. Zeppetello (FLBN: 1049568) Jasmin Hernandez (FLBN: 1044494) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: SEF-MECarleton@mdklegal.com Attorney for Plaintiff 11080-1039356 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA HPC Owners' Association, Inc., a Florida corporation not-for-profit Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Stacy Reese Bischoff, deceased, et al. Defendants. Case No.: 2025-CA-007799-O Division: 40 Judge John E. Jordan	ORANGE COUNTY or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Suzanne Bryant, 249 GOLF CLUB DR, Key West, FL 33040; VOI: 50-207; TYPE: Annual; POINTS: 400; DATE REC.: September 27, 2017; DOC NO.: 20170528196; TOTAL: \$5,197.43; PER DIEM: \$1.09 OBLIGOR: Lydia Shaw Morrow, 4115 BRYNMAWR DRIVE, Richmond, TX 77406 and Lydia Ruth Giordano, 4115 BRYNMAWR DRIVE, Richmond, TX 77406; VOI: 50-9405; TYPE: Annual; POINTS: 1500; DATE REC.: October 4, 2021; DOC NO.: 20210602566; TOTAL: \$24,059.97; PER DIEM: \$6.37 OBLIGOR: Jonathan David Kemery Jr., 1214 GARLAND ROAD, Georgetown, TX 78626 and Kristen Leigh Morgan, 1214 GARLAND ROAD, Georgetown, TX 78626; VOI: 50-12011; TYPE: Annual; POINTS: 1000; DATE REC.: August 24, 2022; DOC NO.: 20220518143; TOTAL: \$21,237.36; PER DIEM: \$6.09 OBLIGOR: Jade Ruth Pearl Platzler, 15 SOUTHGATE DR, Howell, NJ 07731 and Luis Herman Padilla, 15 SOUTHGATE DR, Howell, NJ 07731; VOI: 50-12719; TYPE: Even; POINTS: 720; DATE REC.: November 1, 2022; DOC NO.: 20220663808; TOTAL: \$11,306.66; PER DIEM: \$3.25 OBLIGOR: Randi Michelle Cohen, 1460 ELM FORK PLACE, Castle Rock, CO 80104 and James Edwin Anderson III, 1460 ELM FORK PLACE, Castle Rock, CO 80104; VOI: 50-13126; TYPE: Annual; POINTS: 1320; DATE REC.: February 24, 2023; DOC NO.: 20230107018; TOTAL: \$22,101.90; PER DIEM: \$6.59 File Numbers: 25-016691, 25-022575, 25-022579, 25-022583, 25-022586 MDK-115126 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of HPC Developer, LLC, a Delaware limited liability company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Stephan Allen Mchugh, 1506 N. CROSSING DRIVE, Allen, TX 75013 and Nancy Beth Mchugh, 1506 N. CROSSING DRIVE, Allen, TX 75013; VOI: 50-12320; TYPE: Annual; POINTS: 2400; DATE REC.: December 9, 2022; DOC NO.: 20220740908; TOTAL: \$37,976.08; PER DIEM: \$11.00 File Numbers: 25-022580 MDK-115142 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of HPC Developer, LLC, a Delaware limited liability company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure	ORANGE COUNTY Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Brian Bergsetter, C/ OSUSSMAN ASSOCIATESS, 410 S RAMPART BLVD SUITE 3, Las Vegas, NV 89145 and Rebecca Sue Bergsetter, C/ OSUSSMAN ASSOCIATESS, 410 S RAMPART BLVD SUITE 3, Las Vegas, NV 89145; VOI: 50-7330; TYPE: Annual; POINTS: 2500; DATE REC.: March 9, 2020; DOC NO.: 20200152435; TOTAL: \$19,062.60; PER DIEM: \$5.61 OBLIGOR: Carol Trotter Holtkamp, C/O RFA CORPORATION, 20715 N PIMA RD SUITE 108, Scottsdale, AZ 85255 and Thomas Henry Holtkamp, C/O RFA CORPORATION, 20715 N PIMA RD SUITE 108, Scottsdale, AZ 85255; VOI: 50-11485; TYPE: Annual; POINTS: 4660; DATE REC.: August 3, 2022; DOC NO.: 20220476890; TOTAL: \$21,740.22; PER DIEM: \$6.32 OBLIGOR: Wonmi Oh, 120 CHELSEA CT., Lewisville, TX 75067 and Seunghul Oh, 120 CHELSEA CT., Lewisville, TX 75067; VOI: 50-12718; TYPE: Annual; POINTS: 1000; DATE REC.: November 1, 2022; DOC NO.: 20220663806; TOTAL: \$22,246.64; PER DIEM: \$6.51 OBLIGOR: Christopher R. Halverson, 22957 CAYMAN ESTATES, Conroe, TX 77385 and Brandi Collins-Halverson, 22957 CAYMAN ESTATES, Conroe, TX 77385; VOI: 50-13692; TYPE: Annual; POINTS: 4400; DATE REC.: April 5, 2023; DOC NO.: 20230187126; TOTAL: \$52,713.09; PER DIEM: \$15.51 OBLIGOR: David Michael Perez, P.O. BOX 864, Freer, TX 78357; VOI: 50-14118; TYPE: Annual; POINTS: 1500; DATE REC.: April 20, 2023; DOC NO.: 20230225244; TOTAL: \$31,407.50; PER DIEM: \$8.50 File Numbers: 25-022574, 25-022578, 25-022582, 25-022587, 25-022588 MDK-115131 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of HPC Developer, LLC, a Delaware limited liability company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Charles Otto Tharp, 3480 TARPON DR, Lake Havasu City, AZ 86406; VOI: 50-1887; TYPE: Even; POINTS: 660; DATE REC.: May 30, 2018; DOC NO.: 20180317482; TOTAL: \$3,041.27; PER DIEM: \$0.83 OBLIGOR: Peter Andrew Phelps, 8125 ROCKFIELD COURT, Fair Oaks, CA 95628 and Carol Louise Phelps, FKA Carol Louise Masters, 8125 ROCKFIELD COURT, Fair Oaks, CA 95628; VOI: 50-7415; TYPE: Annual; POINTS: 1000; DATE REC.: March 23,	ORANGE COUNTY 2020; DOC NO.: 20200182252; TOTAL: \$12,795.61; PER DIEM: \$4.05 OBLIGOR: Anna L. Acosta, 125 LOOKOUT VIEW, Cibolo, TX 78108 and Javier O. Acosta, 125 LOOKOUT VIEW, Cibolo, TX 78108; VOI: 50-12181; TYPE: Annual; POINTS: 1000; DATE REC.: September 16, 2022; DOC NO.: 20220570062; TOTAL: \$21,200.21; PER DIEM: \$6.10 OBLIGOR: Daniel J. Martineau, 8486 N 84TH PL, Scottsdale, AZ 85258 and Laura Medved, 8486 N 84TH PL, Scottsdale, AZ 85258; VOI: 50-12675; TYPE: Annual; POINTS: 2220; DATE REC.: November 2, 2022; DOC NO.: 20220666643; TOTAL: \$42,182.65; PER DIEM: \$10.90 OBLIGOR: Kevin M. Russak, 19 LAGOS DEL NORTE, Fort Pierce, FL 34951; VOI: 50-12855; TYPE: Annual; POINTS: 660; DATE REC.: November 1, 2022; DOC NO.: 20220664097; TOTAL: \$16,124.60; PER DIEM: \$4.74 File Numbers: 26-003997, 26-004000, 26-002176, 25-022581, 26-002175 MDK-115123 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Linda Dozier Blalock, 19980 GA HIGHWAY 169, Claxton, GA 30417-4032; VOI: 226142-02; TYPE: Annual; POINTS: 104100; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$3,351.16; PER DIEM: \$1.15 OBLIGOR: Karen K. Moats, 329 KOERBER DR, Defiance, OH 43512-3350; VOI: 261196-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,796.15; PER DIEM: \$0.92 OBLIGOR: Patricia A. Terry, 36 Shepherds Hook Way, Stafford, VA 22554; VOI: 297853-01; TYPE: Annual; POINTS: 110000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$3,489.80; PER DIEM: \$1.21 OBLIGOR: Jonathon W. Schulze, 18420 CENTURY CT, Tinley Park, IL 60477; VOI: 312514-01; TYPE: Annual; POINTS: 61000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,250.91; PER DIEM: \$0.67 OBLIGOR: Riana Alyssa Aguirre, 5809 LOVELAND DR., Denton, TX 76208 and Richard Aguirre Jr., 5809 LOVELAND DR., Denton, TX 76208; VOI: 313460-01; TYPE: Annual; POINTS: 37000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$1,639.27; PER DIEM: \$0.41 File Numbers: 26-007024, 26-007351, 26-007862, 26-007961, 26-007969 MDK-115136 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale (Continued on next page)

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ORANGE COUNTY and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Steven Daniel Mcfadden, 316 N HWY 34, Camden, NC 27921 and Tracey Michelle Mcfadden, 420 OLD HERTFORD RD., Edenton, NC 27932; VOI: 281051-01; TYPE: Annual; POINTS: 110000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$6,752.44; PER DIEM: \$2.42 OBLIGOR: James A. Whitley, 10222 MORGAN MILL RD, Monroe, NC 28110-9069; VOI: 283710-03; TYPE: Annual; POINTS: 48000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$3,351.54; PER DIEM: \$1.05 OBLIGOR: Joy Ann Kuntz-Meier, 11918 59TH STREET CTE, Puyallup, WA 98372-2733; VOI: 296346-01; TYPE: Annual; POINTS: 25800; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$1,352.62; PER DIEM: \$0.28 OBLIGOR: Patrick Martin Lally, 3801 Burlywood Ln, New Bern, NC 28562 and Carol A. Lally, 3801 BURLYWOOD LN, New Bern, NC 28562-1201; VOI: 312351-01; TYPE: Annual; POINTS: 37000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$1,639.27; PER DIEM: \$0.41 OBLIGOR: John Douglas Campbell, 7349 EAGLE CREEK RD, Cincinnati, OH 45247-2405 and Diane Lynn Campbell, 7349 EAGLE CREEK RD, Cincinnati, OH 45247; VOI: 312381-01; TYPE: Annual; POINTS: 56300; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,131.26; PER DIEM: \$0.62 File Numbers: 26-007713, 26-007736, 26-007850, 26-007959, 26-007960 MDK-115127	ORANGE COUNTY Michele I. Schmidt, 5279 CLUBHEAD RD, Virginia Beach, VA 23455 and Roberto M. Lopez, 5279 CLUBHEAD RD, Virginia Beach, VA 23455; VOI: 313426-01; TYPE: Annual; POINTS: 125000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$3,884.31; PER DIEM: \$1.38 OBLIGOR: Merly Banares Firaza, 5844 BRIMSTONE HILL AVE, Las Vegas, NV 89141-8729; VOI: 314043-01; TYPE: Annual; POINTS: 372000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$10,184.06; PER DIEM: \$4.09 File Numbers: 26-007962, 26-007963, 26-007966, 26-007967, 26-007973 MDK-115124 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Shirley Loo Trustee of the Shirley Loo Trust U/A Dated 09/08/2003, 625 A ST SE, Washington, DC 20003-1225; VOI: 269989-01; TYPE: Annual; POINTS: 55000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,098.69; PER DIEM: \$0.61 OBLIGOR: Shirley Loo Trustee of the Shirley Loo Trust U/A Dated 09/08/2003, 625 A ST SE, Washington, DC 20003-1225; VOI: 269989-02; TYPE: Annual; POINTS: 55000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,098.69; PER DIEM: \$0.61 OBLIGOR: Kyle Thomas Coberly, 1345 TIPTON ST, Berthoud, CO 80513-7083 and Christine Nicole Coberly, 1345 Tipton St, Berthoud, CO 80513-7083; VOI: 297766-01; TYPE: Annual; POINTS: 259000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$7,387.03; PER DIEM: \$2.85 OBLIGOR: John Joseph Hoffman, 2040 EAST PLEASANT VALLEY BLVD APT 141, Altoona, PA 16602 and Laverne Marie Blair, 2040 PLEASANT VALLEY BLVD APT 141, Altoona, PA 16602-4538 and Bonnie Lee Rickard, 206 COLORADO DR, Altoona, PA 16602; VOI: 312288-01; TYPE: Annual; POINTS: 95700; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,710.54; PER DIEM: \$0.87 OBLIGOR: Santos Soto, 2931 N MEADE AVE, Chicago, IL 60634 and Arlene Soto, 2931 N MEADE AVE, Chicago, IL 60634; VOI: 314017-01; TYPE: Annual; POINTS: 86000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,889.30; PER DIEM: \$0.95 File Numbers: 26-007625, 26-007626, 26-007860, 26-007958, 26-007971 MDK-115144 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the	ORANGE COUNTY Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Anthony B. Tortona, 3210 N FRANKLIN ST, Denver, CO 80205-3903; VOI: 314388-01; TYPE: Annual; POINTS: 55000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,098.69; PER DIEM: \$0.61 OBLIGOR: Malcolm Henderson, 9565 PRIORY AVE, Jacksonville, FL 32208; VOI: 316289-01; TYPE: Annual; POINTS: 56300; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,131.26; PER DIEM: \$0.62 OBLIGOR: Wanda Faye Parfitt, 16248 MOUNT SPARROW RD, Weeki Wachee, FL 34614 and Wandez Michelle Folks, C/O DSK LAW GROUP 332 NORTH MAGNOLIA AVE, Orlando, FL 32801; VOI: 322671-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$4,879.88; PER DIEM: \$1.75 File Numbers: 26-007975, 26-007989, 26-008030 MDK-115141 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Brooke S. Heise, 5099 SW 37TH AVE, Ft Lauderdale, FL 33312; VOI: 314614-01; TYPE: Annual; POINTS: 25000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$1,333.39; PER DIEM: \$0.28 OBLIGOR: Randall L. Rossiter, 1265 SHERWOOD ST SE, Hutchinson, MN 55350-3267 and Sarah J. Rossiter, 1265 SHERWOOD ST SE, Hutchinson, MN 55350-3267; VOI: 314910-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$3,884.31; PER DIEM: \$1.38 OBLIGOR: Olayinka Jamiu Akere, 13202 RODERICK DR, Huntersville, NC 28078 and Ibukun Omolola Akere, 13202 RODERICK DR, Huntersville, NC 28078; VOI: 315549-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$1,816.86; PER DIEM: \$0.48 OBLIGOR: Francis A. King, c/o Dennis Donovan, Stonegate Law, LLC, Green, OH 44232 and Debra L. King, c/o Dennis Donovan, Stonegate Law, LLC, Green, OH 44232; VOI: 325375-01; TYPE: Annual; POINTS: 162000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$4,827.14; PER DIEM: \$1.78 File Numbers: 26-007976, 26-007977, 26-007978, 26-007982, 26-008050 MDK-115133	ORANGE COUNTY TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: David Alan Lekberg Jr., 13501 BLUE HERON CIR, Chesterfield, VA 23838-3258 and Alexandria Angiel Georgia Lekberg, 13501 BLUE HERON CIR, Chesterfield, VA 23838-3258; VOI: 315999-01; TYPE: Annual; POINTS: 148100; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$4,473.02; PER DIEM: \$1.63 OBLIGOR: David Alan Lekberg Jr., 13501 BLUE HERON CIR, Chesterfield, VA 23838-3258 and Alexandria Angiel Georgia Lekberg, 13501 BLUE HERON CIR, Chesterfield, VA 23838-3258; VOI: 315999-03; TYPE: Annual; POINTS: 148100; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$4,473.02; PER DIEM: \$1.63 OBLIGOR: Tamara L. Oppedahl, 11647 GOLD COUNTRY BLVD, Gold River, CA 95670; VOI: 323219-01; TYPE: Annual; POINTS: 78000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,684.96; PER DIEM: \$0.86 OBLIGOR: Nancy Ann Williams, 35617 SUNFLOWER HILL DR, Zephyrhills, FL 33541 and Lee Eugene Williams, 35617 SUNFLOWER HILL DR, Zephyrhills, FL 33541; VOI: 325633-01; TYPE: Annual; POINTS: 25800; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$1,352.62; PER DIEM: \$0.28 OBLIGOR: Lai Chung Tse, 28638 WINDBREAK TER, Santa Clarita, CA 91350; VOI: 331361-01; TYPE: Annual; POINTS: 51700; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,014.00; PER DIEM: \$0.57 File Numbers: 26-007984, 26-007986, 26-008038, 26-008051, 26-008065 MDK-115130 TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 3, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.	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. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Karen K. Moats, 329 KOERBER DR, Defiance, OH 43512-3350; VOI: 261196-02; TYPE: Annual; POINTS: 67100; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$2,490.09; PER DIEM: \$0.76 OBLIGOR: David Alan Lekberg Jr., 13501 BLUE HERON CIR, Chesterfield, VA 23838-3258 and Alexandria Angiel Georgia Lekberg, 13501 BLUE HERON CIR, Chesterfield, VA 23838-3258; VOI: 315999-02; TYPE: Annual; POINTS: 148100; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$4,473.02; PER DIEM: \$1.63 OBLIGOR: David Alan Lekberg Jr., 13501 BLUE HERON CIR, Chesterfield, VA 23838-3258 and Alexandria Angiel Georgia Lekberg, 13501 BLUE HERON CIR, Chesterfield, VA 23838-3258; VOI: 315999-04; TYPE: Annual; POINTS: 148100; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$4,473.02; PER DIEM: \$1.63 OBLIGOR: Kenneth J. Mccort, 320 EASTERN RD, Doylestown, OH 44230; VOI: 316393-01; TYPE: Annual; POINTS: 176700; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$5,201.93; PER DIEM: \$1.94 OBLIGOR: Sascha C. Morton, PO BOX 470553, Celebration, FL 34747; VOI: 320014-01; TYPE: Annual; POINTS: 138000; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: \$4,215.50; PER DIEM: \$1.52 File Numbers: 26-007352, 26-007985, 26-007987, 26-007990, 26-008009 MDK-115138 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Richard Pierre Lindsay, AKA Richard P. Lindsay, 3501 JAYBEE CT, Raleigh, NC 27604-4163 and Mona Whitaker Lindsay, AKA Mona W. Lindsay, 3501 JAYBEE CT, Raleigh, NC 27604-4163; VOI: 208928-01; TYPE: Annual; POINTS: 125000; TOTAL: \$2,347.36; PER DIEM: \$0.64; NOTICE DATE: July 29, 2026 OBLIGOR: Guilherme De Azevedo Martins, RUA MARECHAL RAUL DE ALBUQUERQUE, NO.42, APT0 305, BL 02 COND. PUNTA DEL MAR BAIRRO PIRATININGRA, Niteroi 24358-405 Brazil and Ana Paula Dalcin, RUA MARECHAL RAUL DE ALBUQUERQUE, NO.42, APT0 305, BL 02 COND. PUNTA DEL MAR BAIRRO PIRATININGRA, Niteroi 24358-405 Brazil; VOI: 245290-01; TYPE: Annual; POINTS: 125000; TOTAL: \$16,155.66; PER DIEM: \$4.79; NOTICE DATE: July 29, 2026 OBLIGOR: Yu Maya Gurung, C/O SARAH WADDINGTON SOLICITORS LTD WIDBURY BARNs, WIDBURY HILL, WARE, FIRST FLOOR EXTENSION, Hertfordshire SG12 7QE United Kingdom and Tulsi Prasad Gurung, C/O SARAH WADDINGTON SOLICITORS LTD WIDBURY BARNs, WIDBURY ROAD, WARE, FIRST FLOOR EXTENSION, Hertfordshire SG12 7QE United Kingdom; VOI: 331825-01; TYPE: Annual; POINTS: 44000; TOTAL: \$18,893.73; PER DIEM: \$6.01; NOTICE DATE: July 29, 2026 OBLIGOR: Juliet Natasha Maria Harding, 13A ST MICHAEL ROAD, Trinidad And Tob 00000 Trinidad and Tobago and Kevon Alvion Legall, 13A ST MICHAEL ROAD TACARIGUA, Port Of Spain 340414 Trinidad and Tobago; VOI: 332032-01; TYPE: Annual; POINTS: 37000; TOTAL: \$18,021.25; PER DIEM: \$6.47; NOTICE DATE: July 29, 2026 OBLIGOR: Roberta Carvalho Costa Araujo, AVENIDA SANTO ANTONIO 1261 APT0 271, Osasco 06086-075 Brazil and Hugo Leonardo Kerdole Araujo, AVENIDA SANTO ANTONIO 1261 APT0 271, Osasco 06086-075 Brazil; VOI: 332286-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,931.37; PER DIEM: \$4.16; NOTICE DATE: July 29, 2026 File Numbers: 26-014133, 26-014141, 26-014235, 26-014239, 26-014242 (Continued on next page)

LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT
ORANGE COUNTY MDK-115140 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Jose Manuel Toriello Arce, HACIENDA LE NEGRETA 210, Leon 37138 Mexico and Maria Guadalupe Sanchez Guzman, HDA. LA NEGRETA 210 BALCONES DEL CAMPESTRE, Leon 37138 Mexico and Maria Vivian Toriello Sanchez, HDA. LA NEGRETA 210 BALCONES DEL CAMPESTRE, Leon 37138 Mexico and Jose Manuel Toriello Sanchez, HDA. LA NEGRETA 210 BALCONES DEL CAMPESTRE, Leon 37138 Mexico; VOI: 250038-01, 250038-02; TYPE: Annual, Annual; POINTS: 81000, 29000; TOTAL: \$13,290.24; PER DIEM: \$4.43; NOTICE DATE: July 29, 2026 OBLIGOR: Gabriel Alejandro Miranda Almeida, AV. GONZALEZ SUAREZ N31-55 Y, Quito 170517 Ecuador and Rosamary Ameneiro Paredes, AV. GONZALEZ SUAREZ N31-55 Y GONNESSIAT EDIF GONZALEZ SUAREZ 1B, Quito 170517 Ecuador; VOI: 255020-01; TYPE: Annual; POINTS: 68000; TOTAL: \$4,905.14; PER DIEM: \$1.34; NOTICE DATE: July 29, 2026 OBLIGOR: Ricardo Enrique Rello Del Castillo, BOSQUE DE TEJOCOTES 93-1101 BOSQUES DE LAS LOMAS, Ciudad De Mexico 05120 Mexico and Cecilia Rauh Hain Fernandez, BOSQUE DE TEJOCOTES 93-1101 BOSQUES DE LAS LOMAS, Ciudad De Mexico 05120 Mexico; VOI: 256059-01; TYPE: Even Biennial; POINTS: 110000; TOTAL: \$6,233.28; PER DIEM: \$1.77; NOTICE DATE: July 29, 2026 OBLIGOR: Alex Rosas Mesquita, PRAIA DO FLAMENGO 344 601, Rio De Janeiro 22210-065 Brazil; VOI: 327068-01; TYPE: Annual; POINTS: 56300; TOTAL: \$14,171.01; PER DIEM: \$2.18; NOTICE DATE: July 29, 2026 OBLIGOR: Lara Frieda Greenham, B151 WOODHAVEN AVE, Steinbach R5G2C3 Canada and Barry Greenham, B151 WOODHAVEN AVE, Steinbach R5G2C3 Canada; VOI: 334410-01; TYPE: Annual; POINTS: 56000; TOTAL: \$25,721.45; PER DIEM: \$9.07; NOTICE DATE: July 29, 2026 File Numbers: 26-014142, 26-014145, 26-014147, 26-014208, 26-014103 MDK-115143 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts	ORANGE COUNTY secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Andre Luis Ferreira Goncalves, Rua Ministro Pedro Firmeza, 163 Freguesia, Rio De Janeiro 22770-630 Brazil and Patricia Da Silva Batista Goncalves, RUA MINISTRO PEDRO FIRMEZA, 163 FREGUESIA, Rio De Janeiro 22770-630 Brazil; VOI: 316608-01; TYPE: Annual; POINTS: 81000; TOTAL: \$34,556.42; PER DIEM: \$10.97; NOTICE DATE: July 30, 2026 OBLIGOR: Sergio Segundo Abarca Galdamez, CALLE NUEVA UNO #693 VALLE DEL ENCANTO V COMUNA TALAGANTE, Santiago 9670000 Chile and Lyzette Andrea Astudillo Letelier, CALLE NUEVA UNO #693 VALLE DEL ENCANTO V COMUNA TALAGANTE, Santiago 9670000 Chile; VOI: 325294-01; TYPE: Annual; POINTS: 102000; TOTAL: \$37,164.47; PER DIEM: \$13.60; NOTICE DATE: July 30, 2026 OBLIGOR: Gaston Bellefleur, 12 RUE TSHAKAPESH, LA Romaine G0G1M0 Canada; VOI: 326543-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,699.81; PER DIEM: \$3.77; NOTICE DATE: July 30, 2026 OBLIGOR: Aldrin Sander Gomes, R.Santa Lucia #281 Apt 1001, Joao Monlevade 035930117 Brazil; VOI: 327088-01; TYPE: Annual; POINTS: 51700; TOTAL: \$21,594.61; PER DIEM: \$7.83; NOTICE DATE: July 30, 2026 OBLIGOR: Monica Macedo De Oliveira, RUA GENTIOS N274 APT0 801 CORACAO DE JESUS, Belo Horizinte 30380-490 Brazil; VOI: 333845-01; TYPE: Annual; POINTS: 30000; TOTAL: \$13,769.46; PER DIEM: \$4.93; NOTICE DATE: July 30, 2026 File Numbers: 26-014049, 26-014084, 26-014093, 26-014210, 26-014097 MDK-115139 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16004176.0 FILE NO.: 26-014574 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JORGE GUERRA ROBLES; ANDREA GUERRERO SEGOVIA Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Jorge Guerra Robles Los Girasoles #75 Santa Cruz, Tepotzotlan Mexico Df, Mex 54604 Mexico Andrea Guerrero Segovia Los Girasoles #75 Santa Cruz, Tepotzotlan Mexico Df 54604 Mexico Disney's Riviera Resort Condominium Association Inc. Attn: DVC Member Accounting 215 Celebration Place Ste. 300 Celebration, FL 34747 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as: An undivided 0.1698% interest in Unit 1C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$19,241.11, plus interest (calculated by multiplying \$3.40 times the number of days that have elapsed since July 29, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1039422 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13020639.0 FILE NO.: 26-014578 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. ROWLAND KRISCHAN NICOLAS; CATHY WONG Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Rowland Krischan Nicolas 2902-33 Helendale Ave Unit 2902 Toronto, Ontario M4R 0A4 Canada Cathy Wong 2902-33 Helendale Ave Toronto, Ontario M4R 0A4 Canada The Villas at Disney's Grand Floridian Resort Condominium Association Inc. c/o DVC Member Accounting 215 Celebration Place Suite 300	ORANGE COUNTY Celebration, FL 34747 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as: An undivided 0.0225% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$33,734.42, plus interest (calculated by multiplying \$12.64 times the number of days that have elapsed since July 29, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1039423 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 12021779.1 FILE NO.: 26-015217 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. MELISSA LEE LABRUZZY; MICHAEL RUSSELL LABRUZZY Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Melissa Lee Labruzzo 242 Fairview Trail Byhalia, MS 38611 Michael Russell Labruzzo 242 FAIRVIEW TRL Byhalia, MS 38611-7314 Disney's Boardwalk Villas Condominium Association Inc. 215 Celebration Place Suite 300 Celebration, FL 34747 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as: An undivided 0.0962% 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 these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,052.04, plus interest (calculated by multiplying \$0.12 times the number of days that have elapsed since July 29, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1039426 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 14014054.0 FILE NO.: 26-015220 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. HEATHER D. ALDEN-LASSITER Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Heather D. Alden-Lassiter 5395 N RED RIBBON PT Beverly Hills, FL 34465-2415 Disney's Polynesian Villas Bungalows Condominium Association Inc. Attn: Member Accounting 1851 Community Drive Lake Buena Vista, FL 32830	ORANGE COUNTY The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as: An undivided 0.1555% interest in Unit 6 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$2,889.34, plus interest (calculated by multiplying \$0.95 times the number of days that have elapsed since July 29, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1039424 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 15001337.0 FILE NO.: 26-015222 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. FRANCISCA CARMELA AGUIRRE MOLINA; FERNANDO VICTOR CARVAJAL BADILLA Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Francisca Carmela Aguirre Molina ABADESSA OLZET 14 BIS 3A 1A Barcelona 8034 Spain Fernando Victor Carvajal Badilla calle de Geminis 43 portal 4 - 4B Madrid, Madrid 28042 Estonia The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as: An undivided 0.2233% interest in Unit 2H of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$5,713.51, plus interest (calculated by multiplying \$1.62 times the number of days that have elapsed since July 29, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1039433 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 16002019.0 FILE NO.: 26-015223 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. REEM ALI ASAD Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Reem Ali Asad ST 3-HOUSE 23 BLOCK 9 Aljabriyah, Hawalli 46309 Kuwait The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera	ORANGE COUNTY Resort described as: An undivided 0.3993% interest in Unit 1G of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$18,825.18, plus interest (calculated by multiplying \$4.94 times the number of days that have elapsed since July 29, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1039432 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: William Day Jr., 6500 N AGRARIAN LN, Meridian, ID 83646 and Monika Day, 12322 S ESSEX WAY, Nampa, ID 83686-5190; VOI: 513541-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,589.63; PER DIEM: \$1.27; NOTICE DATE: July 29, 2026 OBLIGOR: Ronald Terry Stull, 13525 SW FIRCREST CT, Beaverton, OR 97008-6230 and Casandra Jean Stull, 5450 SW ERICKSON AVENUE APT A 104, Beaverton, OR 97005; VOI: 513581-01; TYPE: Odd Biennial; POINTS: 202000; TOTAL: \$3,702.63; PER DIEM: \$1.32; NOTICE DATE: July 29, 2026 OBLIGOR: Melanie Rovner Cohen, 2136 WASHINGTON DR, Northbrook, IL 60062-7801 and Arthur W. Cohen, 1815 NORWOOD COURT, APT 420, Evanston, IL 60201; VOI: 520470-01; TYPE: Annual; POINTS: 38000; TOTAL: \$1,847.24; PER DIEM: \$0.50; NOTICE DATE: July 29, 2026 OBLIGOR: Thomas L. Witts Trustee of the Thomas and Ophelia Witts Living Trust dated December 12, 1988, 1177 QUEEN ST. APT 3105, Honolulu, HI 96814-4138 and Ophelia T. Witts Trustee of the Thomas and Ophelia Witts Living Trust dated December 12, 1988, 1177 QUEEN ST, Honolulu, HI 96814-4138; VOI: 522217-01; TYPE: Annual; POINTS: 100000; TOTAL: \$3,719.52; PER DIEM: \$1.33; NOTICE DATE: July 29, 2026 OBLIGOR: Thomas L. Witts Trustee of the Thomas and Ophelia Witts Living Trust dated December 12, 1988, (Continued on next page)

LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT
ORANGE COUNTY 1177 QUEEN ST. APT 3105, Honolulu, HI 96814-4138 and Ophelia T. Witts Trustee of the Thomas and Ophelia Witts Living Trust dated December 12, 1988, 1177 QUEEN ST, Honolulu, HI 96814-4138; VOI: 522217-02; TYPE: Annual; POINTS: 63000; TOTAL: \$2,602.38; PER DIEM: \$0.84; NOTICE DATE: July 29, 2026 File Numbers: 26-015498, 26-015499, 26-015523, 26-015525, 26-015526 MDK-115125 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Juan C. Rodriguez, 3602 MONTROSE AVE, La Crescenta, CA 91214; VOI: 523075-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,726.00; PER DIEM: \$0.89; NOTICE DATE: July 29, 2026 OBLIGOR: Deborah Lynn Wong, 9212 ROCK OAK LN, Fair Oaks, CA 95628-4131 and Sanford Duo-Sheu Wong, 9212 ROCK OAK LN, Fair Oaks, CA 95628-4131; VOI: 523839-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,483.10; PER DIEM: \$0.79; NOTICE DATE: July 29, 2026 OBLIGOR: Samuel S. Martin, 5 WOODS END RD, Lagrangeville, NY 12540-5913 and Alicia Ann Martin, 5 WOODS END RD, Lagrangeville, NY 12540-5913; VOI: 524578-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,364.20; PER DIEM: \$0.29; NOTICE DATE: July 29, 2026 OBLIGOR: Noreen E. Ednie, 634 S CHESTER RD, Swarthmore, PA 19081-2204 and Harry Sokol, 634 S CHESTER RD, Swarthmore, PA 19081-2204; VOI: 525057-01; TYPE: Annual; POINTS: 39000; TOTAL: \$1,877.66; PER DIEM: \$0.52; NOTICE DATE: July 29, 2026 OBLIGOR: Casey Aaron Cady, 1321 33rd Ave S, Seattle, WA 98144-3932 and Donna Faye Krell, 1321 33RD AVE S, Seattle, WA 98144-3932; VOI: 526846-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$1,713.20; PER DIEM: \$0.45; NOTICE DATE: July 29, 2026 File Numbers: 26-015530, 26-015531, 26-015532, 26-015533, 26-015539 MDK-115122 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise	ORANGE COUNTY to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Andrew Jared Belofsky, 6214 WALLEYE PLACE, New Market, MD 21774 and Shannon Marie Taliaferro, 23930 BASIL PARK CIR, Clarksburg, MD 20871-4513; VOI: 500870-03; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 OBLIGOR: L Wilhelm Vaisman, 6793 W TETHER TRL, Peoria, AZ 85383-7026 and Leah Jane Vaisman, PO BOX 12136, Glendale, AZ 85318-2136; VOI: 501829-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,589.63; PER DIEM: \$1.27; NOTICE DATE: July 29, 2026 OBLIGOR: Cynthia L. Clark, 1104 FRANCES PKWY, Park Ridge, IL 60068-5128 and John A. Clark, 1104 FRANCES PKWY, Park Ridge, IL 60068-5128; VOI: 528227-01; TYPE: Annual; POINTS: 46000; TOTAL: \$2,088.92; PER DIEM: \$0.61; NOTICE DATE: July 29, 2026 File Numbers: 26-015559, 26-015562, 26-015569, 26-015536, 26-015544 MDK-115137 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Victoria Leonardo Nepomuceno, 12401 TUFF TRL, Denton, TX 76207; VOI: 500278-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 OBLIGOR: Martin Schiavo Trustee of the Martin Schiavo Revocable Inter-Vivos Trust Dated September 6, 2012, 29352 CLIPPER WAY, Laguna Niguel, CA 92677-4620; VOI: 502005-01; TYPE: Annual; POINTS: 193000; TOTAL: \$6,527.46; PER DIEM: \$2.56; NOTICE DATE: July 29, 2026 OBLIGOR: Manuel Antonio Sayago, 157 THE MASTERS CIR, Costa Mesa, CA 92627-4640; VOI: 502152-02; TYPE: Annual; POINTS: 95700; TOTAL: \$3,589.63; PER DIEM: \$1.27; NOTICE DATE: July 29, 2026 OBLIGOR: Karen Jessica Garcia, 4016 GRESHAM ST, San Diego, CA 92109-5820; VOI: 502769-01; TYPE: Annual; POINTS: 44000; TOTAL: \$2,028.40; PER DIEM: \$0.58; NOTICE DATE: July 29, 2026 OBLIGOR: David Lloyd Jackson, 4401A CONNECTICUT AVE NW, # 203, Washington, DC 20008-2358; VOI: 511550-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 File Numbers: 26-015558, 26-015563, 26-015566, 26-015571, 26-015550 MDK-115135 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida,	ORANGE COUNTY Sayago, 157 THE MASTERS CIR, Costa Mesa, CA 92627-4640; VOI: 502152-03; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 30, 2026 OBLIGOR: Manuel Antonio Sayago, 157 THE MASTERS CIR, Costa Mesa, CA 92627-4640; VOI: 502152-04; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 30, 2026 OBLIGOR: Betty J. Bowser, 5209 MCCORMICK CT, Antioch, CA 94531; VOI: 503396-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 30, 2026 OBLIGOR: Dorothy Lou Greer, 7462 E DESERT AIRE DR, Tucson, AZ 85730-3800 and Tricia Lynn Schorzman, 7494 E SYCAMORE PARK BLVD, Tucson, AZ 85756-6145 and John Armistead Greer, 7462 E DESERT AIRE DR, Tucson, AZ 85730-3800; VOI: 511138-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,137.52; PER DIEM: \$1.07; NOTICE DATE: July 30, 2026 File Numbers: 26-015556, 26-015567, 26-015568, 26-015574, 26-015549 MDK-115129 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Manuel Antonio Sayago, 157 THE MASTERS CIR, Costa Mesa, CA 92627-4640; VOI: 502152-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,583.28; PER DIEM: \$1.27; NOTICE DATE: July 28, 2026 File Numbers: 26-015565 MDK-115134 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Eric Daniel Miller, 1619 PARKWOOD DR, San Mateo, CA 94403 and Roxanna Sheela Kayoumi, 1619 PARKWOOD DR, San Mateo, CA 94403; VOI: 505300-01; TYPE: Annual; POINTS: 105000; TOTAL: \$3,870.58; PER DIEM: \$1.40; NOTICE DATE: July 29, 2026 OBLIGOR: Sherry Ann Roark, 4581 AZALEA DR, Naples, FL 34119-9055; VOI: 505590-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,178.15; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 OBLIGOR: Sherry Ann Roark, 4581 AZALEA DR, Naples, FL 34119-9055; VOI: 505590-02; TYPE: Annual; POINTS: 81000; TOTAL: \$3,093.98; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 OBLIGOR: John Grant Wicklund, 6170 VIRGIL ST, Arvada, CO 80403-7468; VOI: 505980-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$1,922.97; PER DIEM: \$0.54; NOTICE DATE: July 29, 2026 OBLIGOR: Ronald Wayne Howard Trustee of the Howard Family Trust Dated March 28, 2008, 301 AVENIDA GRANADA, Long Beach, CA 90814 and Patricia Ann Howard Trustee of the Howard Family Trust Dated March 28, 2008, 301 Avenida Granada, Long Beach, CA 90814; VOI: 506299-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 File Numbers: 26-015584, 26-015585, 26-015586, 26-015587, 26-015591 MDK-115132 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering	ORANGE COUNTY 522529-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,726.00; PER DIEM: \$0.89; NOTICE DATE: July 29, 2026 File Numbers: 26-015575, 26-015593, 26-015515, 26-015522, 26-015528 MDK-115128 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Eric Daniel Miller, 1619 PARKWOOD DR, San Mateo, CA 94403 and Roxanna Sheela Kayoumi, 1619 PARKWOOD DR, San Mateo, CA 94403; VOI: 505300-01; TYPE: Annual; POINTS: 105000; TOTAL: \$3,870.58; PER DIEM: \$1.40; NOTICE DATE: July 29, 2026 OBLIGOR: Sherry Ann Roark, 4581 AZALEA DR, Naples, FL 34119-9055; VOI: 505590-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,178.15; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 OBLIGOR: Sherry Ann Roark, 4581 AZALEA DR, Naples, FL 34119-9055; VOI: 505590-02; TYPE: Annual; POINTS: 81000; TOTAL: \$3,093.98; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 OBLIGOR: John Grant Wicklund, 6170 VIRGIL ST, Arvada, CO 80403-7468; VOI: 505980-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$1,922.97; PER DIEM: \$0.54; NOTICE DATE: July 29, 2026 OBLIGOR: Ronald Wayne Howard Trustee of the Howard Family Trust Dated March 28, 2008, 301 AVENIDA GRANADA, Long Beach, CA 90814 and Patricia Ann Howard Trustee of the Howard Family Trust Dated March 28, 2008, 301 Avenida Granada, Long Beach, CA 90814; VOI: 506299-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 File Numbers: 26-015584, 26-015585, 26-015586, 26-015587, 26-015591 MDK-115132 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering	
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ORANGE COUNTY the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: M Giardina-Beckett, 284 CROWLEY RD, Roscoe, NY 12776-5915; VOI: 504447-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 OBLIGOR: Ronald Wayne Howard Trustee of the Howard Family Trust Dated March 28, 2008, 301 AVENIDA GRANADA, Long Beach, CA 90814 and Patricia Ann Howard Trustee of the Howard Family Trust Dated March 28, 2008, 301 Avenida Granada, Long Beach, CA 90814; VOI: 506299-02; TYPE: Annual; POINTS: 81000; TOTAL: \$3,145.86; PER DIEM: \$1.08; NOTICE DATE: July 29, 2026 OBLIGOR: David Kerry Bengtson Trustee of the Bengtson Family Trust Dated May 2, 2001, 8045 E SADDLE HORN RD, Scottsdale, AZ 85255-2150 and Laura Mikeal Bengtson Trustee of the Bengtson Family Trust Dated May 2, 2001, 8045 E SADDLE HORN RD, Scottsdale, AZ 85255-2150; VOI: 506997-01; TYPE: Annual; POINTS: 55000; TOTAL: \$2,360.70; PER DIEM: \$0.73; NOTICE DATE: July 29, 2026 OBLIGOR: Albert Vincent Sniffen Trustee of the Albert Vincent Sniffen 2019 Trust U/A Dated 07/19/2019, 13844 SUN FOREST DR, Penn Valley, CA 95946-9566; VOI: 509400-01; TYPE: Annual; POINTS: 148100; TOTAL: \$10,377.48; PER DIEM: \$3.94; NOTICE DATE: July 29, 2026 OBLIGOR: Timothy Nelson Marks, 165 BIRNAMWOOD DR, Burnsville, MN 55337-2976; VOI: 509913-01; TYPE: Annual; POINTS: 148100; TOTAL: \$5,171.94; PER DIEM: \$1.97; NOTICE DATE: July 29, 2026 File Numbers: 26-015581, 26-015592, 26-015595, 26-015610, 26-015613 MDK-115121 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Bella Florida Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Marcy B. Goldsmith, AKA Marcy R. Goldsmith, deceased, et al. Defendants. Case No.: 2024-CA-010096-O Division: 34 Judge Tanya Davis Wilson	ORANGE COUNTY Notice is hereby given that on September 15, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 50-3973, an Annual Type, Number of VOI Ownership Points 660 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. (Contract No.: 50-3973) 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 July 20, 2026, in Civil Case No. 2024-CA-010512-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Jasmin Hernandez (FLBN: 1044494) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: sef-JAZeppetello@mdklegal.com Attorney for Plaintiff 11080-1038963 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Palm Financial Services, LLC Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Isabel Trevino, deceased, et al. Defendants. Case No.: 2025-CA-004878-O Division: 33 Judge John D.W. Beamer	ORANGE COUNTY IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Sheraton Flex Vacations, LLC, a Florida Limited Liability Company Plaintiff, vs. Mark C. Coward, et al. Defendants. Case No.: 2025-CA-005847-O Division: 37 Judge Diego M. Madrigal III NOTICE OF SALE AS TO COUNT(S) III Notice is hereby given that on September 15, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 307043-01, 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. (Contract No.: 42-01-307043) 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 July 20, 2026, in Civil Case No. 2025-CA-005847-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Jasmin Hernandez (FLBN: 1044494) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: sef-JAZeppetello@mdklegal.com Attorney for Plaintiff 11080-1038959 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Calvin Heard III, deceased, et al. Defendants. Case No.: 2025-CA-006271-O Division: 34 Judge Tanya Davis Wilson	ORANGE COUNTY Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on July 21, 2026, in Civil Case No. 2025-CA-008559-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Jasmin Hernandez (FLBN: 1044494) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: sef-JAZeppetello@mdklegal.com Attorney for Plaintiff 11080-1038958 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Fountains Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Linda G. Barker, deceased, et al. Defendants. Case No.: 2025-CA-008648-O Division: 35 Judge Margaret H. Schreiber	ORANGE COUNTY grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Harry W. Snedaker, deceased, et al. Defendants. Case No.: 2025-CA-009317-O Division: 34 Judge Tanya Davis Wilson NOTICE OF SALE AS TO COUNT(S) VI Notice is hereby given that on September 1, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: Unit Week 41, in Unit 205, of Vistana Falls Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3340, Page 2429, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0205-41A-905921) 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 July 21, 2026, in Civil Case No. 2025-CA-009317-O, pending in the Circuit Court in Orange County, Florida. Jasmin Hernandez (FLBN: 1044494) Michael E. Carleton (FLBN: 1007924) Jordan A. Zeppetello (FLBN: 1049568) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: JHernandez@manleydeas.com Attorney for Plaintiff 11080-1038960 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Falls Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Harry W. Snedaker, deceased, et al. Defendants. Case No.: 2025-CA-009317-O Division: 34 Judge Tanya Davis Wilson
NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on September 15, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: Unit Week 22, in Unit 08405, 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.: 08405-22O-612709) 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 July 21, 2026, in Civil Case No. 2024-CA-010096-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Jasmin Hernandez (FLBN: 1044494) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: sef-JAZeppetello@mdklegal.com Attorney for Plaintiff 11080-1038970				

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

HPC Owners' Association, Inc., a Florida corporation not-for-profit

Plaintiff,

vs.

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

Defendants. Case No.: 2024-CA-010512-O

Division: 37

Judge Diego M. Madrigal III

LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT
ORANGE COUNTY 11080-1039129 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Fountains II Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Dave Lake, deceased, et al. Defendants. Case No.: 2025-CA-010980-O Division: 34 Judge Tanya Davis Wilson	ORANGE COUNTY The sale is being held pursuant to the Final Judgment of Foreclosure, entered on July 21, 2026, in Civil Case No. 2025-CA-010980-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Jasmin Hernandez (FLBN: 1044494) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: sef-JAZeppetello@mdklegal.com Attorney for Plaintiff 11080-1038984 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Fountains Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Leonard Karpowich, deceased, et al. Defendants. Case No.: 2025-CA-011200-O Division: 40 Judge John E. Jordan	ORANGE COUNTY com the following described Timeshare Ownership Interest: VOI Number 312376-01, an Annual Type, Number of VOI Ownership Points 148100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-312376) 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 July 17, 2026, in Civil Case No. 2025-CA-011581-O, pending in the Circuit Court in Orange County, Florida. Jasmin Hernandez (FLBN: 1044494) Michael E. Carleton (FLBN: 1007924) Jordan A. Zeppetello (FLBN: 1049568) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: JHernandez@manleydeas.com Attorney for Plaintiff 11080-1038968 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Falls Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Jill Marie Monaghan, et al. Defendants. Case No.: 2025-CA-011595-O Division: 34 Judge Tanya Davis Wilson	ORANGE COUNTY vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Donna C. Hayward, deceased, et al. Defendants. Case No.: 2025-CA-012750-O Division: 35 Judge Margaret H. Schreiber NOTICE OF SALE AS TO COUNT(S) VII Notice is hereby given that on September 1, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: An undivided 0.2892% interest in Unit 31A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 5012673.1) Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on July 16, 2026, in Civil Case No. 2025-CA-012750-O, pending in the Circuit Court in Orange County, Florida. Jasmin Hernandez (FLBN: 1044494) Michael E. Carleton (FLBN: 1007924) Jordan A. Zeppetello (FLBN: 1049568) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: JHernandez@manleydeas.com Attorney for Plaintiff 11080-1038973 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Palm Financial Services, LLC Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Donna C. Hayward, deceased, et al. Defendants. Case No.: 2025-CA-012750-O Division: 35 Judge Margaret H. Schreiber NOTICE OF SALE AS TO COUNT(S) IV Notice is hereby given that on September 1, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: An undivided 0.5209% interest in Unit 18B of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 5005007.0) Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The sale is being held pursuant to the Final Judgment of Foreclosure, entered on July 16, 2026, in Civil Case No. 2025-CA-012750-O, pending in the Circuit Court in Orange County, Florida. Jasmin Hernandez (FLBN: 1044494) Michael E. Carleton (FLBN: 1007924) Jordan A. Zeppetello (FLBN: 1049568) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: JHernandez@manleydeas.com Attorney for Plaintiff 11080-1038982 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Daniel J. Middleton, et al. Defendants. Case No.: 2026-CA-000100-O Division: 35 Judge Margaret H. Schreiber NOTICE OF SALE Notice is hereby given that on September 1, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: Unit Week 46, in Unit 2449, an Annual Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ("Declaration") (Contract No.: 2449-46A-013156) 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 July 16, 2026, in Civil Case No. 2026-CA-000100-O, pending in the Circuit Court in Orange County, Florida. Jasmin Hernandez (FLBN: 1044494)	ORANGE COUNTY Michael E. Carleton (FLBN: 1007924) Jordan A. Zeppetello (FLBN: 1049568) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: JHernandez@manleydeas.com Attorney for Plaintiff 11080-1038981 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Lakes Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Diana Fournier, et al. Defendants. Case No.: 2026-CA-000922-O Division: 34 Judge Tanya Davis Wilson NOTICE OF SALE Notice is hereby given that on September 15, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: Unit Week 47, in Unit 1806, an Even Biennial Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 1806-47E-816039) 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 July 22, 2026, in Civil Case No. 2026-CA-000922-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Jasmin Hernandez (FLBN: 1044494) Adam B. Hall (FLBN: 1019218) Maxine Meltzer (FLBN: 119294) Ella Roberts (FLBN: 75943) The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 Primary: statee-file@mdklegal.com Secondary: sef-JAZeppetello@mdklegal.com Attorney for Plaintiff 11080-1039125 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Eileen Collins, deceased, et al. Defendants. Case No.: 2026-CA-001683-O Division: 39 Judge Michael Deen PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AGAINST DEFENDANT PATRICK GENE COLLINS, AS POTENTIAL HEIR TO EILEEN COLLINS To: PATRICK GENE COLLINS, AS POTENTIAL HEIR TO EILEEN COLLINS 7726 79TH ST. GLENDALE, NY 11385-7505 UNITED STATES OF AMERICA and all parties claiming interest by, through, under or against Defendant(s) PATRICK GENE COLLINS, AS POTENTIAL HEIR TO EILEEN COLLINS, and all parties having or claiming to have any right, title or interest in the property herein described; YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: Unit Week 20, in Unit 2273, an Annual Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 2273-20A-035973 has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of this Court on the 16 day of July, 2026. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA By: /s/ Takiana Didier Deputy Clerk NOTICE TO PERSONS WITH DISABILITIES If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

(Continued on next page)

LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT	LEGAL ADVERTISEMENT
ORANGE COUNTY FOR PUBLICATION – RETURN TO COPY: THE MANLEY LAW FIRM LLC 11080-1038861 IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Flex Vacations Owners Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Judith Mch Gliwa, deceased, et al. Defendants. Case No.: 2026-CA-005501-O Division: 39 Judge Michael Deen PUBLISH 2 CONSECUTIVE WEEKS NOTICE OF ACTION AS TO COUNT(S) IV AGAINST DEFENDANT MILO NICHOLAS DALEY, JR. AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SABINA DEANGELIS SOUZA, DECEASED To: MILO NICHOLAS DALEY, JR. 748 PINE LAKE DR NW MARIETTA, GA 30064-1032 UNITED STATES OF AMERICA ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SABINA DEANGELIS SOUZA, DECEASED 748 PINE LAKE DR NW MARIETTA, GA 30064-1032 UNITED STATES OF AMERICA and all parties claiming interest by, through, under or against Defendant(s) MILO NICHOLAS DALEY, JR. AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SABINA DEANGELIS SOUZA, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described; YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida: VOI Number 200632-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. Contract No.: 200632-01PP-200632 has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. WITNESS my hand and seal of this Court on the 22nd day of July, 2026. TIFFANY MOORE RUSSELL CLERK OF THE CIRCUIT COURT ORANGE COUNTY, FLORIDA By: /s/ Stanley Green Deputy Clerk NOTICE TO PERSONS WITH DISABILITIES If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. FOR PUBLICATION – RETURN TO COPY: THE MANLEY LAW FIRM LLC 11080-1038991 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13016164.0 FILE NO.: 25-016301 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JULIE L. GABBARD Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Julie L. Gabbard 1617 Pulliam St North Chesterfield, VA 23235-4147 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as: An undivided 0.0169% interest in Unit 11 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare	ORANGE COUNTY Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$31,555.26, plus interest (calculated by multiplying \$11.92 times the number of days that have elapsed since July 17, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1038943 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 15015985.1 FILE NO.: 26-014553 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JEFFREY AARON VAZQUEZ Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Jeffrey Aaron Vazquez 14462 SERENADE DR Eastvale, CA 92880-1072 Disney's Riviera Resort Condominium Association Inc. 215 Celebration Place Suite 300 Celebration, FL 34747 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as: An undivided 0.2218% interest in Unit 8G of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$13,242.50, plus interest (calculated by multiplying \$2.94 times the number of days that have elapsed since July 22, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1038944 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 13014507.4 FILE NO.: 26-014555 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. ASHLEY D. SPENCER Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Ashley D. Spencer 22042 RUSTIC CANYON LN Richmond, TX 77469-6294 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as: An undivided 0.0169% interest in Unit 11 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may	ORANGE COUNTY be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$19,719.86, plus interest (calculated by multiplying \$4.53 times the number of days that have elapsed since July 22, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1038946 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 42346.2 FILE NO.: 26-014556 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JOHN J. KEEGAN Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: John J. Keegan 474 Hunter Ave West Islip, NY 11795-1640 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as: An undivided 0.1151% interest in Unit 43 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$8,873.04, plus interest (calculated by multiplying \$2.32 times the number of days that have elapsed since July 22, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq. Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1038947 NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE CONTRACT NO.: 8010765.0 FILE NO.: 26-014579 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. CARLOS ANTONIO GONZALEZ Obligor(s) NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: Carlos Antonio Gonzalez 5050 E Garford St UNIT 138 Long Beach, CA 90815-5815 The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as: An undivided 0.6139% interest in Unit 29 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$30,259.39, plus interest (calculated by multiplying \$12.90 times the number of days that have elapsed since July 22, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A. Zeppetello, Esq. Jasmin Hernandez, Esq.	ORANGE COUNTY Adam B. Hall, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613 11080-1038948 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Gregory Leder, 525 DELAWARE AVE, Delanco, NJ 08075; VOI: 504204-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,719.77; PER DIEM: \$0.89; NOTICE DATE: July 22, 2026 OBLIGOR: Sean Ji Park, 17038 INDEPENDENCE WAY, Yorba Linda, CA 92886-2123 and Ha Young Chung, 17038 INDEPENDENCE WAY, Yorba Linda, CA 92886-2123; VOI: 510880-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,362.17; PER DIEM: \$0.29; NOTICE DATE: July 22, 2026 OBLIGOR: Charles Leon Watts, 1223 N EDNA TER, Mustang, OK 73064-4826 and Gina Diane Watts, 1223 N EDNA TER, Mustang, OK 73064-4826; VOI: 513395-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: \$1,362.17; PER DIEM: \$0.29; NOTICE DATE: July 22, 2026 OBLIGOR: Sandra Robin Laroza, 7229 E RAINTREE LN, Port Orchard, WA 98366-8426; VOI: 514780-01; TYPE: Annual; POINTS: 44000; TOTAL: \$5,307.83; PER DIEM: \$1.72; NOTICE DATE: July 22, 2026 OBLIGOR: Leeann Lanham, 3564 MISSION MESA WAY, San Diego, CA 92120-1558 and Jamie Jackson-Lanham, 3564 MISSION MESA WAY, San Diego, CA 92120-1558; VOI: 514899-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,362.17; PER DIEM: \$0.29; NOTICE DATE: July 22, 2026 File Numbers: 26-015579, 26-015547, 26-015497, 26-015501, 26-015502 MDK-114176 NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A–Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering	ORANGE COUNTY the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Andrea Preston Turner, 4320 HYDRA CIRCLE, Roseville, CA 95747 and Samuel P. Turner, 4320 HYDRA CIR, Roseville, CA 95747-8696; VOI: 515422-01; TYPE: Odd Biennial; POINTS: 148100; TOTAL: \$2,928.91; PER DIEM: \$0.98; NOTICE DATE: July 22, 2026 OBLIGOR: John Britt Saylor, 3409 WHITE OAK DR, Richardson, TX 75082-2405 and Hudson Benig Hoo, 1940 SHADOW CANYON RD, Acton, CA 93510-1890; VOI: 516107-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,138.30; PER DIEM: \$1.08; NOTICE DATE: July 22, 2026 OBLIGOR: James C. Robinson, 18014 W LAS CRUCES DR, Goodyear, AZ 85338-5499 and Julie A. Robinson, 18014 W LAS CRUCES DR, Goodyear, AZ 85338-5499; VOI: 516213-01; TYPE: Annual; POINTS: 56300; TOTAL: \$2,394.80; PER DIEM: \$0.75; NOTICE DATE: July 22, 2026 OBLIGOR: Martha Stewart Middleton, 2710 SAMANTHA CT, North Pole, AK 99705-7316 and Mark Steven Middleton, 2710 SAMANTHA CT, North Pole, AK 99705-7316; VOI: 516227-01; TYPE: Annual; POINTS: 176700; TOTAL: \$6,019.04; PER DIEM: \$2.35; NOTICE DATE: July 22, 2026 OBLIGOR: Bruce Palmer Riedel, 1136 SOUTHBRIDGE CIR, Lincoln, CA 95648-8039 and Susan Elizabeth Riedel, 1136 SOUTHBRIDGE CIR, Lincoln, CA 95648-8039; VOI: 519244-02; TYPE: Annual; POINTS: 162000; TOTAL: \$5,576.43; PER DIEM: \$2.15; NOTICE DATE: July 22, 2026 File Numbers: 26-015505, 26-015507, 26-015508, 26-015509, 26-015521 MDK-114180 (Continued on next page)