ORANGE COUNTY

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 Alfred H. Andrieux, deceased, et al.
Defendants. Case No.: 2025-CA-012267-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.5767% interest in Unit 27B of the at at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 4025706.0)
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 August 25, 2026, in Civil Case No. 2025-CA-012267-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
11080-1040915

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Veranna Phillips, individually and as Potential Heir to Elaine M. Phillips, et al.
Defendants. Case No.: 2024-CA-006679-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.1067% interest in Unit 2B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 13000910.0)
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 August 20, 2026, in Civil Case No. 2024-CA-006679-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
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Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040924

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Veranna Phillips, individually and as Potential Heir to Elaine M. Phillips, et al.
Defendants. Case No.: 2024-CA-007058-O
Division: 36
Judge Kevin B. Weiss

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.1067% interest in Unit 9A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 13000910.1)
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 August 24, 2026, in Civil Case No. 2024-CA-007058-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
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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
11080-1040927

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
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Telephone: 407-404-5266
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Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040923

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Robert John Vincent Jr. AKA Robert John Vincent, deceased, et al.
Defendants. Case No.: 2025-CA-005248-O
Division: 36
Judge Kevin B. Weiss

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.2144% interest in Unit 7A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto. (Contract No.: 15006323.0)
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 August 24, 2026, in Civil Case No. 2025-CA-005248-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
11080-1040930

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 2025-CA-005967-O
FREEDOM MORTGAGE CORPORATION
PLAINTIFF,
VS.
ROWINA TORRES A/K/A ROWINA PAEL TORRES F/K/A ROWINA PAEL, ET AL.,
DEFENDANTS.
RE-NOTICE OF FORECLOSURE SALE
(Please publish in La Gaceta Publishing, Inc)
NOTICE IS HEREBY GIVEN pursuant to Order on Plaintiff's Motion to Reset Foreclosure Sale Date dated the 18th day of August, 2026, and entered in Case No. 2025-CA-005967-O, of the Circuit Court of the Ninth Judicial Circuit in and for Orange County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and ROWINA TORRESA/K/A ROWINA PAEL TORRES F/K/A ROWINA PAEL, CARTER GLEN CONDOMINIUM ASSOCIATION, INC., OKINUS, INC. AND UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF VETERANS AFFAIRS are Defendants. Tiffany M. Russell as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.myorangeclerk.realforeclose.com at 11:00 A.M. on the 13th day of October, 2026, the following described property as set forth in said Final Judgment, to wit:
All The Certain Land Situated In Orange County, Florida, Viz:
Unit 105B, Of Carter Glen, A Condominium, Recorded In Official Records Book 8634, Page 2700, Public Records Of Orange County, Florida; As Amended By That Certain Amendment Recorded In Official Records Book 8654, Page 794, Public Records Of Orange County, Florida, As Amended By That Certain Amendment Adding Phase II Recorded In Official Records Book 8849, Page 4582, Public Records Of Orange County, Florida; As Amended By That Certain Notice Of Recording Exhibits Adding Phase II Recorded In Official Records Book 8937, Page 3816, Public Records Of Orange County, Florida; As Amended By That Certain Amendment Adding Phase II Recorded In Official Records Book 8849, Page 4580, Public Records Of Orange County, Florida; And As Amended By That Certain Notice Of Recording Exhibits Adding Phase III Recorded In Official Records Book 8937, Page 4158, Public Records Of Orange County, Florida.
Property address: 6614 S Goldenrod Rd, Unit 105B, Orlando, FL 32822
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration at 425 N. Orange Avenue, Room 2130, Orlando, Florida 32801, Telephone: (407) 836-2303 within two (2) working days of your receipt of this document; If you are hearing or voice impaired, call 1-800-955-8771.
Dated this 25th day of August, 2026.
By: _/s/_Laurence Barsky
Laurence Barsky
Bar No. 515981
Submitted by:
TROMBERG, MILLER, MORRIS & PARTNERS, PLLC
ATTORNEY FOR PLAINTIFF
600 WEST HILLSBORO BOULEVARD
SUITE 600
DEERFIELD BEACH, FL 33441
DESIGNATED PRIMARY E-MAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516
ESERVICE@TMPPLLC.COM
11080-1040715

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Henry L. Robinson Jr., deceased, et al.
Defendants. Case No.: 2025-CA-007063-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 305592-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-305592)
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 August 19, 2026, in Civil Case No. 2025-CA-007063-O, pending in the Circuit Court in Orange County, Florida.
Ella Roberts (FLBN: 75943)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
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: EKRoberts@mdklegal.com
Attorney for Plaintiff
11080-1041001

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 2025-CA-007102-O
FREEDOM MORTGAGE CORPORATION
PLAINTIFF,
VS.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PRINCE ANDREW EMANUEL A/K/A PRINCE A. EMANUEL, ET AL.,
DEFENDANTS.
NOTICE OF FORECLOSURE SALE
(Please publish in La Gaceta Publishing, Inc)
NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 26th day of August , 2026, and entered in Case No. 2025-CA-007102-O, of the Circuit Court of the Ninth Judicial Circuit in and for Orange County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and CANDY URQUHART A/K/A CANDY NICOLE URQUHART A/K/A CANDY N. URQUHART, UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PRINCE ANDREW EMANUEL A/K/A PRINCE A. EMANUEL, RENEE C. EMANUEL, AND UNKNOWN SPOUSE OF PRINCE ANDREW EMANUEL A/K/A PRINCE A. EMANUEL are defendants. Tiffany M. Russell as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.myorangeclerk.realforeclose.com at 11:00 A.M. on the 7th day of October, 2026, the following described property as set forth in said Final Judgment, to wit:
Lot 246, Charlin Park Fourth Addition, according to the plat thereof as recorded in Plat Book 2, Page 96, of the Public Records of Orange County, Florida.
Together with and including that certain 1984 Berk Mobile Home with Vin #FLFL2AE233205866 and #FLFL2BE233205866
Property address: 7546 Sabre Street, Orlando, FL 32822
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact 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.
Dated this 31st day of August, 2026.
By: _/s/_Laurence Barsky
Laurence Barsky
Bar No. 515981
Submitted by:
Tromberg, Miller, Morris & Partners, PLLC
ATTORNEY FOR PLAINTIFF
600 West Hillsboro Boulevard
Suite 600
Deerfield Beach, FL 33441
DESIGNATED PRIMARY E-MAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516
ESERVICE@TMPPLLC.COM
11080-1041021

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Caroll S. Somers, deceased, et al.
Defendants. Case No.: 2025-CA-009448-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 21, in Unit 0002, in Vistana Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3167, Page 1201, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0002-21A-011716)
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 August 26, 2026, in Civil Case No. 2025-CA-009448-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
11080-1041002

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Villages Key West 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 James A. Williamson, deceased, et al.
Defendants. Case No.: 2025-CA-009787-O
Division: 37
Judge Diego M. Madrigal III

_____/
NOTICE OF SALE AS TO COUNT(S) III
Notice is hereby given that on October 27, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 28, in Unit 12506, an Annual Unit Week in Key West Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 8048, Page 0131, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 12506-28A-506441)
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 August 20, 2026, in Civil Case No. 2025-CA-009787-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
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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
11080-1040912

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Villages Key West 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 James A. Williamson, deceased, et al.
Defendants. Case No.: 2025-CA-009787-O
Division: 37
Judge Diego M. Madrigal III

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 27, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 43, in Unit 16304, an Annual Unit Week in Key West Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 8048, Page 0131, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 16304-43A-500129)
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 August 20, 2026, in Civil Case No. 2025-CA-009787-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
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Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040927

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Springs 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 Lolita J. Thompson, deceased, et al.
Defendants. Case No.: 2025-CA-011020-O
Division: 37
Judge Diego M. Madrigal III

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 27, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 12, in Unit 0939, of Vistana Springs Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4052, Page 3241, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0939-12A-408309)
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 August 20, 2026, in Civil Case No. 2025-CA-011020-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
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Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040929

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.
Unknown Successor Trustee of the Elwood H. Tallman trust dated September 17, 1997, et al.
Defendants. Case No.: 2025-CA-011071-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 03, in Unit 2575, 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.: 2575-03A-042645)
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 August 20, 2026, in Civil Case No. 2025-CA-011071-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)

(Continued on next page)

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
11080-1040928

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Ronald M. Sickles, deceased, et al.
Defendants. Case No.: 2025-CA-011205-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 312231-01, an Annual Type, Number of VOI Ownership Points 90000 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.: 42-01-312231)
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 August 20, 2026, in Civil Case No. 2025-CA-011205-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
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Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040922

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
St. Augustine Resort Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Paul Livingston, et al.
Defendants. Case No.: 2025-CA-011547-O
Division: 36
Judge Kevin B. Weiss

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 35, in Unit 23512, an Annual Unit Week in St. Augustine Resort Condominium and Unit Week 35, in Unit 23511, an Annual Unit Week in St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 235121-35AP-303707)
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 August 24, 2026, in Civil Case No. 2025-CA-011547-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
11080-1040921

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Bella Florida Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Eric Stephen Gusler, et al.
Defendants. Case No.: 2025-CA-012253-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE AS TO COUNT(S) III
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 51, in Unit 05302, 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.: 05302-51O-703127)
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 August 26, 2026, in Civil Case No. 2025-CA-012253-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
11080-1040931

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 Alfred H. Andrieux, deceased, et al.
Defendants. Case No.: 2025-CA-012267-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.5767% interest in Unit 1B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 3075.1)
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 August 26, 2026, in Civil Case No. 2025-CA-012267-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
11080-1041000

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.
R Sanchez Family LLC, a Limited Liability Company, organized and existing under the laws of the State of Arizona, et al.
Defendants. Case No.: 2025-CA-012744-O
Division: 36
Judge Kevin B. Weiss

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 10, in Unit 2224, 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.: 2224-10A-047269)
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 August 24, 2026, in Civil Case No. 2025-CA-012744-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
11080-1040914

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) I
Notice is hereby given that on October 20, 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 13B 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.: 4025706.1)
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 August 25, 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
11080-1040917

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) III
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.5061% interest in Unit 1G 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.: 5006403.0)
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 August 25, 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
11080-1040925

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 Amber Jordan, deceased, et al.
Defendants. Case No.: 2026-CA-000013-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.2546% interest in Unit 9C of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 10028977.0)
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 August 20, 2026, in Civil Case No. 2026-CA-000013-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: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040920

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.
Yaneth M. Hernandez, et al.
Defendants. Case No.: 2026-CA-000407-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 42, in Unit 2646, an Even Biennial 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.: 2646-42E-018561)
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 August 26, 2026, in Civil Case No. 2026-CA-000407-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
11080-1040918

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.
Douglas R. Eaton, et al.
Defendants. Case No.: 2026-CA-001183-O
Division:
Judge Diego M. Madrigal III

_____/
NOTICE OF SALE
Notice is hereby given that on October 27, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 27, in Unit 1614, an Odd Biennial Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 1614-27O-701581)
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 August 20, 2026, in Civil Case No. 2026-CA-001183-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
11080-1040913

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.
Brittany L. Skolnicki, et al.
Defendants. Case No.: 2026-CA-003312-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 331001-01, an Annual Type, Number of VOI Ownership Points 20700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-331001)
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 August 25, 2026, in Civil Case No. 2026-CA-003312-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
11080-1040926

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Planet Home Lending, LLC
Plaintiff,
vs.
Luz D. Rivera, et al.
Defendants. Case No.: 2026-CA-005211-O
Division: 34
Judge Tanya Davis Wilson

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT UNKNOWN TENANT 1 AND UNKNOWN TENANT 2
To:
UNKNOWN TENANT 1
1748 FRITWELL COURT
OCOEE, FL 34761
UNITED STATES OF AMERICA
UNKNOWN TENANT 2
1748 FRITWELL COURT
OCOEE, FL 34761
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) UNKNOWN TENANT 1 AND UNKNOWN TENANT 2, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Orange County, Florida:
All that certain land situate in Orange County, State of Florida, viz:
Lot 7, Wentworth, according to the plat thereof, as recorded in Plat Book 51, Page(s) 141 through 144, 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 MAXINE MELTZER, 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 21 day of August 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Sandra Jackson
Deputy Clerk
11080-1041011

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 Steven Szeghy, deceased, et al.
Defendants. Case No.: 2026-CA-007185-O
Division:

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) III AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARY LOUISE GAVIN, DECEASED AND SARA GAVIN, AS POTENTIAL HEIR TO MARY LOUISE GAVIN
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARY LOUISE GAVIN, DECEASED
1234 ELDRIDGE AVE W
SAINT PAUL, MN 55113-5915
UNITED STATES OF AMERICA
SARA GAVIN, AS POTENTIAL HEIR TO MARY LOUISE GAVIN
1234 ELDRIDGE AVE W
SAINT PAUL, MN 55113-5915
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES,

(Continued on next page)

ORANGE COUNTY

PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARY LOUISE GAVIN, DECEASED AND SARA GAVIN, AS POTENTIAL HEIR TO MARY LOUISE GAVIN, 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 246633-01, 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.: 246633-01PE-246633
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, 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 17 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: NALINE BAHADUR
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041079

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 Steven Szeghy, deceased, et al.
Defendants. Case No.: 2026-CA-007185-O
Division: 33
Judge John D.W. Beamer

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) VI,VII AGAINST DEFENDANT
To:
UNKNOWN SUCCESSOR TRUSTEE OF THE LAWRENCE AND EDITH DOBBINS TRUST U/A DATED 11/29/2001
C/O PENNINGTON LAW PLLC
15331 W BELL RD
SURPRISE, AZ 85374-4105
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) , 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 209036-02, an Annual Type, Number of VOI Ownership Points 48000 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.: 209036-02PP-209036
VOI Number 209036-01, an Annual Type, Number of VOI Ownership Points 48000 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.: 209036-01PP-209036
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 5TH day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: LAUREN SCHEIDT
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041072

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 Joy Ann Vivian, deceased, et al.
Defendants. Case No.: 2026-CA-007288-O
Division: 33
Judge John D.W. Beamer

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) I AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOY ANN VIVIAN, DECEASED AND JENNIFER FRANSEN, AS POTENTIAL HEIR TO JOY ANN VIVIAN
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOY ANN VIVIAN, DECEASED
17671 DUCK LAKE TRL
EDEN PRAIRIE, MN 55346-3509
UNITED STATES OF AMERICA
JENNIFER FRANSEN, AS POTENTIAL HEIR TO JOY ANN VIVIAN
11853 HARVEST LANE
APARTMENT 8
EDEN PRAIRIE, MT 55347
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOY ANN VIVIAN, DECEASED AND JENNIFER FRANSEN, AS POTENTIAL HEIR TO JOY ANN VIVIAN, 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 222726-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 222726-01PP-222726
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 17 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: LAUREN SCHEIDT
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041083

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Autumn Lynn Streetman, as Potential Heir to Amber E. Thompson and Potential Personal Representative of the Estate of Amber E. Thompson, et al.
Defendants. Case No.: 2026-CA-007576-O
Division: 34
Judge Tanya Davis Wilson

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT AUTUMN LYNN STREETMAN, AS POTENTIAL HEIR TO AMBER E. THOMPSON AND POTENTIAL PERSONAL REPRESENTATIVE OF THE ESTATE OF AMBER E. THOMPSON 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 AMBER E. THOMPSON, DECEASED
To:
AUTUMN LYNN STREETMAN, AS POTENTIAL HEIR TO AMBER E. THOMPSON AND POTENTIAL PERSONAL REPRESENTATIVE OF THE ESTATE OF AMBER E. THOMPSON
392 FANNIS CIRCLE
GALLATIN, TN 37066
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 AMBER E. THOMPSON, DECEASED
152 AUTUMN GLEN DR
CARROLLTON, GA 30117-1939
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) AUTUMN LYNN STREETMAN, AS POTENTIAL HEIR TO AMBER E. THOMPSON AND POTENTIAL PERSONAL REPRESENTATIVE OF THE ESTATE OF AMBER E. THOMPSON 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 AMBER E. THOMPSON, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
An undivided 0.2967% interest in Unit 6C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
Contract No.: 16008870.0
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 17 day of AUGUST , 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: sandra jackson
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
11080-1041077

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.
Joao Cesar Fernandes Pessoa, et al.
Defendants. Case No.: 2026-CA-007745-O
Division:
Judge Diego M. Madrigal III

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) II AGAINST DEFENDANT DAVID MITCHELL TENNEN, TRUSTEE OF THE TENNEN FAMILY TRUST DATED SEPTEMBER 12, 2006
To:
DAVID MITCHELL TENNEN, TRUSTEE OF THE TENNEN FAMILY TRUST DATED SEPTEMBER 12, 2006
1259 CALLE CERRITO
SANTA BARBARA, CA 93101-4906
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) DAVID MITCHELL TENNEN, TRUSTEE OF THE TENNEN FAMILY TRUST DATED SEPTEMBER 12, 2006, 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 225533-01, an Odd Biennial Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 225533-01PO-225533
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, 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 17 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ SANDRA JACKSON
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
11080-1041073

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.
Sanoma Normington Evans, et al.
Defendants. Case No.: 2026-CA-007984-O
Division: 40
Judge John E. Jordan

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT SANOMA NORMINGTON EVANS AND PAUL JOHN NORMINGTON EVANS
To:
SANOMA NORMINGTON EVANS
ST EDMUNDS STEYNING ROAD
ROTTINGDEAN
BRIGHTON BN2 7GA
UNITED KINGDOM
PAUL JOHN NORMINGTON EVANS
ST. EDMUNDS STEYNING ROAD
BRIGHTON BN2 7GA
UNITED KINGDOM
and all parties claiming interest by, through, under or against Defendant(s) SANOMA NORMINGTON EVANS AND PAUL JOHN NORMINGTON EVANS, 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 242999-01, an Odd Biennial Type, Number of VOI Ownership Points 95700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 42-01-242999
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, 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 13 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ RASHEDA THOMAS
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041074

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 Rebecca I. Porterfield, deceased, et al.
Defendants. Case No.: 2026-CA-008014-O
Division: 34
Judge Tanya Davis Wilson

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) IV AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CYNTHIA JEAN HORSCH, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CYNTHIA JEAN HORSCH, DECEASED
1271 BAY ROCKYFORD RD
HARTSFIELD, GA 31756-1823
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CYNTHIA JEAN HORSCH, 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 301339-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 301339-01PP-301339
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, 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 17 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: NALINE BAHADUR
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041081

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Jasmin Hernandez, as Foreclosure Trustee for Palm Financial Services, LLC
Plaintiff,
vs.
Hatari Said Sekoko, AKA S. Hatari, AKA Hatari S. Sekoko, et al.
Defendants. Case No.: 2026-CC-011794-O
Division: 83
Judge Cherish R. Adams

_____/
PUBLISH 4 CONSECUTIVE WEEKS
NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT HATARI SAID SEKOKO, AKA S. HATARI, AKA HATARI S. SEKOKO
To:
HATARI SAID SEKOKO, AKA S. HATARI, AKA HATARI S. SEKOKO
TRIDENT GRAND RESIDENCE
JUMEIRAH BEACH RESIDENCE
DUBAI 000000
UNITED ARAB EMIRATES
and all parties claiming interest by, through, under or against Defendant(s) HATARI SAID SEKOKO, AKA S. HATARI, AKA HATARI S. SEKOKO, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an interpleader action involving funds available following the enforcement of a lien on the following described Timeshare Ownership Interest in Orange County, Florida:
An undivided 0.3503% interest in Unit 11A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
Contract No.: 7006789.1
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 26th day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: Lauren Scheidt
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1040986

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

(Continued on next page)

ORANGE COUNTY

Spa Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Spa Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. 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: James H. Brogan, 77 W 10TH ST, Jim Thorpe, PA 18229-1731; WEEK: 03; UNIT: 0624; TYPE: Annual; TOTAL: $6,738.78; PER DIEM: $2.13; NOTICE DATE: August 25, 2026 File Numbers: 26-006733
MDK-119448

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: Wu Shi, 3855 MAGNOLIA DR, Palo Alto, CA 94306-3232 and Qiaochu Zhu, 1749 OXFORD ST, APT 12, Berkeley, CA 94709-1678; VOI: 507082-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: $1,370.29; PER DIEM: $0.29; NOTICE DATE: August 25, 2026 File Numbers: 26-015599
MDK-119439

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 9035284.0
FILE NO.: 26-016441
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JACOB MARTINEZ
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jacob Martinez
34 S Cedar Ave
Maple Shade, NJ 08052-1710
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3070% interest in Unit 102D 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 $11,668.45, plus interest (calculated by multiplying $4.43 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040684

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 12021779.4
FILE NO.: 26-016445
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL RUSSELL LABRUZZY; MELISSA LEE LABRUZZY
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Russell Labruzzy
242 FAIRVIEW TRL
Byhalia, MS 38611-7314
Melissa Lee Labruzzy
242 Fairview Trail
Byhalia, MS 38611
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 0.5003% interest in Unit 17A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $15,935.24, plus interest (calculated by multiplying $3.77 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040685

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 9034941.0
FILE NO.: 26-016452
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
VIRGIL L. ELAM
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Virgil L. Elam
168 Meadow Cir
Mays Landing, NJ 08330-4932
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 61D 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 $8,966.22, plus interest (calculated by multiplying $2.67 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040678

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016470
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HEATHER BROWN
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Heather Brown
324 Millbrook Dr
Kingsville, Ontario N9Y 4A5
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0169% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $27,371.77, plus interest (calculated by multiplying $9.80 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040821

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 13019871.0
FILE NO.: 26-016488
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
EMMANUEL BORRERO; JACLYN T. BORRERO
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Emmanuel Borrero
69 W Arthur Pl
Iselin, NJ 08830-1146
Jaclyn T. Borrero
69 W Arthur Pl
Iselin, NJ 08830-1146
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0169% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $25,005.90, plus interest (calculated by multiplying $7.38 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040655

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016588
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHELLE L. POLTROCK
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michelle L. Poltrock
990 CHIMNEY RIDGE DR
Springfield, NJ 07081-3702
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 0.2669% interest in Unit 9B 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 $15,529.76, plus interest (calculated by multiplying $4.00 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040760

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 16001104.0
FILE NO.: 26-016589
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SHANE DAVIS; JENNIFER DAVIS
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Shane Davis
3776 Howard Hughes Pkwy
1-532
Las Vegas, UT 89169-0937
Jennifer Davis
3776 howard hughes pkway
1-523
las vegas, NV 89169
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1483% interest in Unit 1K 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 $10,860.54, plus interest (calculated by multiplying $3.49 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040682

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 14024738.0
FILE NO.: 26-016613
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SANTOS CARRASCO, JR.; CRYSTAL BARRERA CARRASCO
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Santos Carrasco, Jr.
875 COLONIAL BLF
El Paso, TX 79928-8109
Crystal Barrera Carrasco
875 COLONIAL BLF
El Paso, TX 79928-8109
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2535% interest in Unit 81 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $6,284.13, plus interest (calculated by multiplying $1.76 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040680

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Juan Orduno, 307 LOY DRIVE, San Antonio, TX 78228; VOI: H-575541; TYPE: Annual; POINTS: 750; TOTAL: $21,319.08; PER DIEM: $6.96; NOTICE DATE: August 28, 2026 OBLIGOR: Aaron K. Sarff, 716 N FAIRGROUND WAY, Elmwood, IL 61529 and Rachel R. Sarff, 716 N FAIRGROUND WAY, Elmwood, IL 61529; VOI: H-575717; TYPE: Annual; POINTS: 1500; TOTAL: $35,158.28; PER DIEM: $11.08; NOTICE DATE: August 28, 2026 OBLIGOR: William Clyaton Miller, AKA William Clayton Miller, 12002 SUMMERTIME DRIVE, Willis, TX 77318

(Continued on next page)

and Monica Monique Gonzalez, 12002 SUMMERTIME DRIVE, Willis, TX 77318; VOI: H-575780; TYPE: Annual; POINTS: 2210; TOTAL: $57,754.31; PER DIEM: $16.94; NOTICE DATE: August 28, 2026 OBLIGOR: Georgina Cortes Reyes, 230 EAST 102ND STREET #11C, New York, NY 10029 and Miguel A. Torres Jr., 230 EAST 102ND STREET #11C, New York, NY 10029; VOI: H-581104; TYPE: Annual; POINTS: 660; TOTAL: $17,932.70; PER DIEM: $5.98; NOTICE DATE: August 28, 2026 OBLIGOR: Isabel Constentina Juarez Montalvo, 1102 WEST AVENUE D, Temple, TX 76504 and Martin Rodriguez Ortega, 1102 WEST AVENUE D, Temple, TX 76504; VOI: H-581822; TYPE: Annual; POINTS: 660; TOTAL: $18,237.75; PER DIEM: $6.55; NOTICE DATE: August 28, 2026 File Numbers: 26-016685, 26-016686, 26-016687, 26-016661, 26-016662
MDK-119456

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Larry D Lehrmann Trustee of the Lehrmann Revocable Trust, dated April 19, 1996, 204 W. MILL VALLEY DR., Colleyville, TX 76034 and Kathleen F. Lehrmann Trustee of the Lehrmann Revocable Trust, dated April 19, 1996, 204 W. MILL VALLEY DR., Colleyville, TX 76034; VOI: 50-21079; TYPE: Annual; POINTS: 2500; TOTAL: $26,962.40; PER DIEM: $7.78; NOTICE DATE: August 28, 2026 OBLIGOR: Clyde Burch, 4214 E BROOKWOOD CT, Phoenix, AZ 85048 and Lonnie Iannotti, 4214 E BROOKWOOD CT, Phoenix, AZ 85048; VOI: 50-21081; TYPE: Odd; POINTS: 750; TOTAL: $10,113.26; PER DIEM: $3.40; NOTICE DATE: August 28, 2026 OBLIGOR: Izabela Adamiak, 28 GONZALEZ DR, Old Bridge, NJ 08857; VOI: H-576353; TYPE: Annual; POINTS: 660; TOTAL: $18,351.86; PER DIEM: $6.00; NOTICE DATE: August 28, 2026 OBLIGOR: Celeste Elaine Cave, 864 P STREET, Firebaugh, CA 93622 and Bobby Joe Hogue, 864 P STREET, Firebaugh, CA 93622; VOI: H-582117; TYPE: Annual; POINTS: 810; TOTAL: $24,003.95; PER DIEM: $8.18; NOTICE DATE: August 28, 2026 OBLIGOR: Kent Allen Moore, 104 AVENUE G, Liberty, TX 77575 and Donna Marie Moore, 104 AVENUE G, Liberty, TX 77575; VOI: H-582421; TYPE: Annual; POINTS: 1000; TOTAL: $26,410.42; PER DIEM: $9.61; NOTICE DATE: August 28, 2026 File Numbers: 26-016683, 26-016684, 26-016694, 26-016663, 26-016664
MDK-119457

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying

(See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Pablo Garza Leal, RIO SAN JUAN 105, JARDINES DEL VALLE, San Pedro Garza 66220 Mexico and Cynthia Galarza Villarreal, RIO SAN JUAN 105, JARDINES DEL VALLE, San Pedro Garza 66220 Mexico; VOI: 50-3004; TYPE: Annual; POINTS: 3000; TOTAL: $1,596.02; PER DIEM: $0.32; NOTICE DATE: August 26, 2026 OBLIGOR: John J. Parker Trustee of the Parker Family Trust dated 2019, 6909 GREENWATER CIR, Castle Rock, CO 80108 and Lou A. Parker Trustee of the Parker Family Trust dated 2019, 6909 GREENWATER CIR, Castle Rock, CO 80108; VOI: 50-19473; TYPE: Even; POINTS: 750; TOTAL: $9,054.59; PER DIEM: $2.99; NOTICE DATE: August 26, 2026 OBLIGOR: Robert James Harper, 762 WALKER DRIVE, Cleveland, TX 77327 and Laurie Lynn Harper, 762 WALKER DRIVE, Cleveland, TX 77327; VOI: 50-19953; TYPE: Annual; POINTS: 799; TOTAL: $21,592.57; PER DIEM: $7.55; NOTICE DATE: August 26, 2026 OBLIGOR: Judieth Louise Thompson, 1711 DEMAREE LANE, Houston, TX 77029; VOI: H-576435; TYPE: Annual; POINTS: 660; TOTAL: $17,966.32; PER DIEM: $6.09; NOTICE DATE: August 26, 2026 OBLIGOR: Mariana Bryan Mangino, 2020 SORGHUM HILL, Austin, TX 78754 and Danny Christopher Bryan, 2020 SORGHUM HILL, Austin, TX 78754; VOI: H-576634; TYPE: Annual; POINTS: 1100; TOTAL: $28,189.32; PER DIEM: $9.40; NOTICE DATE: August 26, 2026 File Numbers: 26-016665, 26-016677, 26-016678, 26-016695, 26-016698
MDK-119450

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Michael Mootoosammy, 925 W. PINES ST., Avon Park, FL 33825 and Samantha Mootoosammy, 925 W. PINES ST., Avon Park, FL 33825; VOI: 50-3470; TYPE: Annual; POINTS: 1100; TOTAL: $11,449.28; PER DIEM: $4.01; NOTICE DATE: August 28, 2026 OBLIGOR: John Richard Burmeier, 57 N CALLA LILY CT, Lake Jackson, TX 77566 and Clara Elizabeth Burmeier, 57 N CALLA LILY CT, Lake Jackson, TX 77566; VOI: 50-16672; TYPE: Annual; POINTS: 1700; TOTAL: $36,170.80; PER DIEM: $11.50; NOTICE DATE: August 28, 2026 OBLIGOR: Alicia Gay Morehouse, 830 W. KINGS CT., Safford, AZ 85546; VOI: 50-17766; TYPE: Annual; POINTS: 1320; TOTAL: $29,878.44; PER DIEM: $11.72; NOTICE DATE: August 28, 2026 OBLIGOR: Christopher Raymond, 19057 BANDERA RD., Helotes, TX 78023 and Salina Reyna Raymond, 19057 BANDERA RD., Helotes, TX 78023; VOI: 50-18840; TYPE: Annual; POINTS: 1140; TOTAL: $26,521.97; PER DIEM: $6.72; NOTICE DATE: August 28, 2026 OBLIGOR: Jane Brownsberger Rincon, 88268 POND ST, Florence, OR 97439; VOI: 50-20802; TYPE: Annual; POINTS: 880; TOTAL: $22,892.34; PER DIEM: $7.96; NOTICE DATE: August 28, 2026 File Numbers: 26-016666, 26-016671, 26-016673, 26-016675, 26-016681
MDK-119438

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership

Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Michael R. Hipp, 8381 DAVIS BLVD, UNIT 210, North Richland Hills, TX 76182 and Lynne C. Hipp, 8381 DAVIS BLVD, UNIT 210, North Richland Hills, TX 76182; VOI: 50-13494; TYPE: Annual; POINTS: 660; TOTAL: $10,716.66; PER DIEM: $3.56; NOTICE DATE: August 28, 2026 OBLIGOR: Chad Albert Schneider, 3002 COUNTY ROAD 323, Palacios, TX 77465 and Carolyn Ramirez Schneider, 3002 COUNTY ROAD 323, Palacios, TX 77465; VOI: 50-20536; TYPE: Annual; POINTS: 1500; TOTAL: $32,911.21; PER DIEM: $8.34; NOTICE DATE: August 28, 2026 OBLIGOR: Carla Dennise Humphrey, 23494 COUNTY ROAD 140, Bedias, TX 77831; VOI: H-575802; TYPE: Annual; POINTS: 4400; TOTAL: $90,790.82; PER DIEM: $30.20; NOTICE DATE: August 28, 2026 OBLIGOR: Clement Olajide Aina, 2403 LONDON MILLS COURT, Katy, TX 77494 and Desarae Lemae-Elise Aina, 2403 LONDON MILLS COURT, Katy, TX 77494; VOI: H-575883; TYPE: Annual; POINTS: 750; TOTAL: $20,031.05; PER DIEM: $6.85; NOTICE DATE: August 28, 2026 OBLIGOR: Allen Ray Taylor, C/O STONEGATE LAW FIRM, PO BOX 456, Green, OH 44232 and Margaret Eldred Graf, C/O STONEGATE LAW FIRM, PO BOX 456, Green, OH 44232; VOI: H-576176; TYPE: Annual; POINTS: 2210; TOTAL: $52,632.33; PER DIEM: $14.75; NOTICE DATE: August 28, 2026 File Numbers: 26-016669, 26-016679, 26-016688, 26-016690, 26-016691
MDK-119447

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Mark David Counter, 37 BOW CENTER ROAD, Bow, NH 03304 and Deborah Jean Counter, 37 BOW CENTER ROAD, Bow, NH 03304; VOI: 50-6575; TYPE: Annual; POINTS: 660; TOTAL: $7,475.84; PER DIEM: $2.38; NOTICE DATE: August 26, 2026 OBLIGOR: Bobby Ray Corbin, 13454 TREASURE WAY, Chino Hills, CA 91709 and Rosslyn Faye Corbin, 13454 TREASURE WAY, Chino Hills, CA 91709; VOI: 50-15707; TYPE: Annual; POINTS: 440; TOTAL: $10,873.89; PER DIEM: $3.61; NOTICE DATE: August 26, 2026 OBLIGOR: Cedric C. Carr, 11606 WELCH HALLOW, San Antonio, TX 78254 and Angelica Marie Vilches-Carr, 11606 WELCH HALLOW, San Antonio, TX 78254; VOI: H-576190; TYPE: Annual; POINTS: 1700; TOTAL: $42,653.18; PER DIEM: $13.63; NOTICE DATE: August 26, 2026 OBLIGOR: Cathy Manning, 5211 42ND ST CT E, Brandenton, FL 34203 and Gary Manning, 5211 42ND ST CT E, Brandenton, FL 34203; VOI: H-576339; TYPE: Even; POINTS: 660; TOTAL: $13,213.69; PER DIEM: $4.24; NOTICE DATE: August 26, 2026 OBLIGOR: Jennifer Escamilla, 7831 MONCUR DR, Houston, TX 77095 and Rudolph Ramirez, 7831 MONCUR DR, Houston, TX 77095; VOI: H-579262; TYPE: Annual; POINTS: 780; TOTAL: $21,429.34; PER DIEM: $7.30; NOTICE DATE: August 26, 2026 File Numbers: 26-016668, 26-016670, 26-016692, 26-016693, 26-016716
MDK-119440

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: Edward Vincent Cain, 7401 BOYD CT, Easton, MD 21601-4851 and Kathaleen Mary Lhotsky Cain, 7401 BOYD CT, Easton, MD 21601-4851; VOI: 276576-01; TYPE: Annual; POINTS: 110000; TOTAL: $21,944.43; PER DIEM: $6.72; NOTICE DATE: August 26, 2026 OBLIGOR: Yamile Mesa Sandoval, TORRE 10 CALLE 66 59 31 APT 1204, Bogota 111221 Colombia and Gilberto Enrique Jaramillo Vega, TORRE 10 CALLE 66 59 31 APT 1204, Bogota 111221 Colombia; VOI: 279376-01; TYPE: Annual; POINTS: 44000; TOTAL: $11,475.06; PER DIEM: $4.05; NOTICE DATE: August 26, 2026 OBLIGOR: Claudia Andrea Moraga Fuenzalida, RANCHO LOMAS VERDES PANCELA 64, Puerto Varas 5550000 Chile and Jaime Felipe Ubilla Pavez, RANCHO LOMAS VENDES PANCELA 64, Puente Varas 5550000 Chile; VOI: 322531-01; TYPE: Annual; POINTS: 44000; TOTAL: $17,331.95; PER DIEM: $6.23; NOTICE DATE: August 26, 2026 OBLIGOR: Shelly Ann Leveridge, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145; VOI: 323974-01; TYPE: Annual; POINTS: 67100; TOTAL: $27,276.38; PER DIEM: $6.55; NOTICE DATE: August 26, 2026 OBLIGOR: Perla Brumatti, Av Amocim Leite 1173, Sao Mateus 29934-615 Brazil and Alexandre Alves De Oliveira Brumatti, Av Amocim Leite 1173, Sao Mateus 29934-615 Brazil; VOI: 328119-01; TYPE: Annual; POINTS: 25800; TOTAL: $12,709.90; PER DIEM: $4.45; NOTICE DATE: August 26, 2026 File Numbers: 26-016950, 26-016951, 26-016974, 26-016986, 26-016849
MDK-119453

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: Rozalind Joyce Sutton, 6064 HILLVALE CHASE, Lithonia, GA 30058-1876; VOI: 284377-01; TYPE: Annual; POINTS: 25800; TOTAL: $9,269.68; PER DIEM: $2.87; NOTICE DATE: August 27, 2026 OBLIGOR: Michael W. Lyman, 1722 STATE RD, Plymouth, MA 02360-7106 and Christine Lyman, 1722 STATE RD, Plymouth, MA 02360-7106; VOI: 321708-01; TYPE: Annual; POINTS: 220000; TOTAL: $80,693.99; PER DIEM: $27.08; NOTICE DATE: August 27, 2026 OBLIGOR: Jose Heriberto Rivera, 5425 SW 202ND CT, Dunnellon, FL 34431 and Nitza Elena Rivera, 5425 SW 202ND CT, Dunnellon, FL 34431; VOI: 322935-01; TYPE: Annual; POINTS: 56300; TOTAL: $21,471.76; PER DIEM: $5.16; NOTICE DATE: August 27, 2026 OBLIGOR: Barbara Jean Higgins, 133 LIBERTY ST, Concord, NH 03301 and Kenneth Latham Banzhoff, 133 LIBERTY ST, Concord, NH 03301; VOI: 323232-01; TYPE: Annual; POINTS: 81000; TOTAL: $28,663.25; PER DIEM: $6.93; NOTICE DATE: August 27, 2026 OBLIGOR: Jose Raul Lainez Santos, 4708 COURTNEY LN APT A, Raleigh, NC 27616; VOI: 329678-01; TYPE: Annual; POINTS: 56300; TOTAL: $23,708.34; PER DIEM: $5.71; NOTICE DATE: August 27, 2026 File Numbers: 26-016954, 26-016970, 26-016979, 26-016982, 26-016854
MDK-119443

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

(Continued on next page)

ORANGE COUNTY

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: Edwin Dagda Pando, 520 south almond st, Pecos, TX 79772; VOI: 248886-01; TYPE: Annual; POINTS: 44000; TOTAL: $8,271.13; PER DIEM: $2.82; NOTICE DATE: August 26, 2026 OBLIGOR: Milagro D. Cruz Mejia, 10504 CAPTAIN HOOK CIR, Thonotosassa, FL 33592; VOI: 324006-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,501.51; PER DIEM: $6.30; NOTICE DATE: August 26, 2026 OBLIGOR: Melody Nicole Isenhour, C/O CONNOR LAW, 1501 BELLE ISLE AVE STE 110, Mount Pleasant, SC 29464 and Matthew McKinley Fowler, C/O CONNOR LAW, 1501 BELLE ISLE AVE STE 110, Mount Pleasant, SC 29464; VOI: 326258-01; TYPE: Annual; POINTS: 67100; TOTAL: $22,593.56; PER DIEM: $5.45; NOTICE DATE: August 26, 2026 OBLIGOR: Pierre P. Green, 23 TEAL COURT, Delanco, NJ 08075 and Annette Green, 23 TEAL COURT, Delanco, NJ 08075; VOI: 332154-01; TYPE: Annual; POINTS: 30500; TOTAL: $15,021.66; PER DIEM: $4.80; NOTICE DATE: August 26, 2026 OBLIGOR: Michelle Elaine Scott-Reed, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145; VOI: 334656-01; TYPE: Annual; POINTS: 168000; TOTAL: $82,632.64; PER DIEM: $27.85; NOTICE DATE: August 26, 2026 File Numbers: 26-016932, 26-016987, 26-016999, 26-016867, 26-016884
MDK-119441

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: Shawn Mohammad Bashir, 34115 N WOODED GLEN DR, Grayslake, IL 60030; VOI: 317035-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,063.28; PER DIEM: $6.14; NOTICE DATE: August 27, 2026 OBLIGOR: Lucy Velez Colon, 5420 WILMINGTON CR APT 103, Lakeland, FL 33813; VOI: 322961-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,272.84; PER DIEM: $3.86; NOTICE DATE: August 27, 2026 OBLIGOR: Dwaine K. Brooks, 198 RUSTY PLANK AVE, Las Vegas, NV 89148 and Linda V. Brooks, 198 RUSTY PLANK AVE, Las Vegas, NV 89148-4440; VOI: 332452-01; TYPE: Annual; POINTS: 343000; TOTAL: $137,660.69; PER DIEM: $46.21; NOTICE DATE: August 27, 2026 OBLIGOR: Dana Lamar Johnson, 570 CHIPPEWA ST, Mount Clemens, MI 48043 and Roshawn Denae Martin, 570 CHIPPEWA ST, Mount Clemens, MI 48043; VOI: 333110-01; TYPE: Annual; POINTS: 25800; TOTAL: $14,846.79; PER DIEM: $5.13; NOTICE DATE: August 27, 2026 OBLIGOR: Leitcha A. Easton, 733 JEROME ST, Brooklyn, NY 11207 and Devaun S. James, 10 CYPRESS CT FL 1, Brooklyn, NY 11208; VOI: 333853-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,086.02; PER DIEM: $3.82; NOTICE DATE: August 27, 2026 File Numbers: 26-016845, 26-016980, 26-016868, 26-016872, 26-016880
MDK-119430

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: Raquel Oliveira Xavier, RUA MARIA CAROLINA, 553/ APTO 1901 BOA VIAGEM, Recife 51020-220 Brazil and Rebecca Oliveira Xavier Santos, RUA MARIA CAROLINA, 553/ APTO 1901 BOA VIAGEM, Recife 51020-220 Brazil; VOI: 267906-01; TYPE: Annual; POINTS: 25800; TOTAL: $5,473.08; PER DIEM: $1.71; NOTICE DATE: August 26, 2026 OBLIGOR: Mauricio Bonilla Acosta, De La Casa Italia 100 Sur 200 Este #3190 Barrio Francisco Peralta, San Jose 00000 Costa Rica and Emilia Maria Acosta Carvajal, De La Casa Italia 100 Sur 200 Este Casa 3190 Barrio Francisco Peralta, San Jose 00000 Costa Rica; VOI: 314810-01; TYPE: Annual; POINTS: 20700; TOTAL: $10,412.62; PER DIEM: $3.60; NOTICE DATE: August 26, 2026 OBLIGOR: Madison Christine Sweeney, C/O FINANCIAL RECOVERY ADVOCATES, PO BOX 10306, Springfield, MO 65808; VOI: 323208-01; TYPE: Annual; POINTS: 20700; TOTAL: $11,964.14; PER DIEM: $3.84; NOTICE DATE: August 26, 2026 OBLIGOR: Ana Julia Do Carmo Alvarenga, Joseph Zogaib 22 Ap 401, Vila Velha 29101-270 Brazil and Florisbela Inocencia Do Carmo De Avelar, JOSEPH ZOGAIB 22 AP 401, Vila Velha 29101-270 Brazil; VOI: 333058-01; TYPE: Annual; POINTS: 20700; TOTAL: $11,805.36; PER DIEM: $4.18; NOTICE DATE: August 26, 2026 OBLIGOR: Andrea Braga Pinto Vianna, RUA RAUL CORREA DE ARAUJO 21 PIRATININGA, Niteroi Brazil and Carlos Jose Queiroz Vianna, RUA RAUL CORREA DE ARAUJO 21 PIRATININGA, Niteroi Brazil; VOI: 333288-01; TYPE: Annual; POINTS: 56000; TOTAL: $25,223.44; PER DIEM: $9.05; NOTICE DATE: August 26, 2026 File Numbers: 26-016940, 26-016837, 26-016981, 26-016871, 26-016874
MDK-119428

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: Diane Lea Branch, 2116 LONGWOOD DR, Raleigh, NC 27612; VOI: 317516-01; TYPE: Annual; POINTS: 44000; TOTAL: $16,218.09; PER DIEM: $5.19; NOTICE DATE: August 26, 2026 OBLIGOR: Richard Gerard Serino, 1760 MACKINTOSH BLVD, Nokomis, FL 34275-1701 and Julie Ann Serino, 1760 MACKINTOSH BLVD, Nokomis, FL 34275; VOI: 328174-01; TYPE: Annual; POINTS: 37000; TOTAL: $17,602.17; PER DIEM: $5.74; NOTICE DATE: August 26, 2026 OBLIGOR: Musu Francis Wheeler, 23 TINDAL SPRINGS CT, Montgomery Village, MD 20886-4955 and Troy Jermaine Wheeler, 23 TINDAL SPRINGS CT, Montgomery Village, MD 20886-4955; VOI: 332625-01; TYPE: Annual; POINTS: 67100; TOTAL: $34,403.14; PER DIEM: $11.37; NOTICE DATE: August 26, 2026 OBLIGOR: Daniel William Matechak, 142 LIDY RD, Dupont, PA 18641 and Deanna Dawn Matechak, 142 LIDY RD, Dupont, PA 18641; VOI: 333373-01; TYPE: Annual; POINTS: 265000; TOTAL: $99,594.03; PER DIEM: $33.82; NOTICE DATE: August 26, 2026 OBLIGOR: Danisel Fleitas, 6410 W CLIFTON STREET, Tampa, FL 33634; VOI: 335782-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,418.20; PER DIEM: $4.29; NOTICE DATE: August 26, 2026 File Numbers: 26-016958, 26-016850, 26-016869, 26-016875, 26-016888
MDK-119436

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: Carol A. Habershon, 399 MAIN ST, Cromwell, CT 06416-2310; VOI: 238839-01, 238839-02, 238839-03, 238839-04, 238839-05; TYPE: Annual, Annual, Annual, Annual, Annual; POINTS: 44000, 44000, 44000, 44000, 33000; TOTAL: $16,749.67; PER DIEM: $5.28; NOTICE DATE: August 26, 2026 OBLIGOR: Chrystal D. Edmonds, 324 HUDSON WOODS RD, Pittsboro, NC 27312; VOI: 316571-01; TYPE: Annual; POINTS: 183000; TOTAL: $66,305.65; PER DIEM: $21.20; NOTICE DATE: August 26, 2026 OBLIGOR: Howard Geddings, 1377 E FLORENCE BLVD PMB151-96, Casa Grande, AZ 85122 and Lydia E. Geddings, 1377 E. FLORENCE BLVD PMB 151-96, Casa Grande, AZ 85222-0217; VOI: 333465-01; TYPE: Odd Biennial; POINTS: 25000; TOTAL: $9,166.53; PER DIEM: $3.16; NOTICE DATE: August 26, 2026 OBLIGOR: Lillie Mae W. Davis, 4485 WRANGLER TRL, Sumter, SC 29150 and Donald Leon Davis, 4485 WRANGLER TRL, Sumter, SC 29150; VOI: 334626-01; TYPE: Annual; POINTS: 20700; TOTAL: $10,643.09; PER DIEM: $3.56; NOTICE DATE: August 26, 2026 OBLIGOR: Elias Daniel Cruz Calderon, 869 COTTON BAR DY APT 302, West Palm Beach, FL 33406 and Ashly Marie Rodriguez, 869 COTTON BAY DR APT 302, West Palm Beach, FL 33406; VOI: 335052-01; TYPE: Annual; POINTS: 44000; TOTAL: $22,333.54; PER DIEM: $8.12; NOTICE DATE: August 26, 2026 File Numbers: 26-016927, 26-016843, 26-016877, 26-016883, 26-016886
MDK-119435

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: Navid Motamedi, 1349 TRAILWOOD TER, Aubrey, TX 76227-2942 and Somayeh Shateri, 1349 TRAILWOOD TER, Aubrey, TX 76227-2942; VOI: 324826-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,279.20; PER DIEM: $3.90; NOTICE DATE: August 26, 2026 OBLIGOR: Kendra T. Boykin, 5 KERR RD, Reading, PA 19606 and Christopher Boykin, 5 KERR RD, Reading, PA 19606; VOI: 330925-01; TYPE: Annual; POINTS: 20700; TOTAL: $10,606.59; PER DIEM: $3.73; NOTICE DATE: August 26, 2026 OBLIGOR: Tyler Kane Balaguer, 3808 CATTAIL MARSH CT. APT 260, Palm Harbor, FL 34684 and Shanthal Espinosa, 3808 CATTAIL MARSH CT. APT 260, Palm Harbor, FL 34684; VOI: 330987-01; TYPE: Annual; POINTS: 25800; TOTAL: $14,201.84; PER DIEM: $4.58; NOTICE DATE: August 26, 2026 OBLIGOR: Peter Okoli, 249 CLIFTON ST, Hampton, VA 23661 and Chidera E. Okoli, 249 CLIFTON ST, Hampton, VA 23661; VOI: 333452-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,378.03; PER DIEM: $3.86; NOTICE DATE: August 26, 2026 OBLIGOR: Graciana Q. Dugas-Breaux, 142 KENNEDY DR, Lafayette, LA 70501; VOI: 333811-01; TYPE: Annual; POINTS: 30500; TOTAL: $15,509.06; PER DIEM: $4.95; NOTICE DATE: August 26, 2026 File Numbers: 26-016990, 26-016859, 26-016860, 26-016876, 26-016879
MDK-119452

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: Anderson Azevedo Dutra, Rio De Janeiro, 868-Vila Mendonca Aracatuba Sp. Ctp:, Aracatuba 16015 150 Brazil and Helena Cordeiro Barroso, RIO DE JANEIRO, 868-VILA MENDONCA ARACATUBA SP. CTP:, Aracatuba 16015 150 Brazil and Lais Barroso Dutra, 1504 OSCAR FREIRE STREET APTO:115, Sao Paulo 005409010 Brazil; VOI: 233108-01; TYPE: Annual; POINTS: 100000; TOTAL: $4,821.16; PER DIEM: $1.32; NOTICE DATE: August 27, 2026 OBLIGOR: Jose Daniel Cruz, 18334 CATO CT, Triangle, VA 22172-1301 and Gladis C Portillo Machado, 18334 CATO CT, Triangle, VA 22172-1301; VOI: 267336-01; TYPE: Annual; POINTS: 50000; TOTAL: $5,380.56; PER DIEM: $1.52; NOTICE DATE: August 27, 2026 OBLIGOR: Jorge Antonio Rojas Tejo, Rua Jardim Ipanema, 203 Pitangueiras, Lauro De Freitas 042701830 Brazil and Edilene Fonseca Brasil, RUA JARDIM IPANEMA, 203 PITANGUEIRAS, Lauro De Freitas 042701830 Brazil; VOI: 288813-01, 288813-02; TYPE: Annual, Annual; POINTS: 81000, 81000; TOTAL: $49,494.22; PER DIEM: $15.53; NOTICE DATE: August 27, 2026 OBLIGOR: John Christopher Haynes, 4107 PLYMBRIDGE LN, Woodbridge, VA 22192 and Beth Anne Haynes, 4107 PLYMBRIDGE LN, Woodbridge, VA 22192; VOI: 324574-01; TYPE: Annual; POINTS: 119000; TOTAL: $56,013.73; PER DIEM: $18.64; NOTICE DATE: August 27, 2026 OBLIGOR: Anderson Olivares De Oliveira, AV SANTA FE 462 TORRE B DEPTO 2206, Mexico City 05348 Mexico and Margareth Grigini Martins De Oliveira, AV SANTA FE 462 TORRE B DEPTO 2206, Mexico City 05348 Mexico; VOI: 326178-01; TYPE: Annual; POINTS: 30000; TOTAL: $14,418.52; PER DIEM: $5.15; NOTICE DATE: August 27, 2026 File Numbers: 26-016924, 26-016939, 26-016898, 26-016989, 26-016997
MDK-119454

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Gene William Schmidt, 262 BRUNSWICK DR, Griffin, GA 30223-1193 and Lisa Ann Schmidt, 262 BRUNSWICK DRIVE, Griffin, GA 30223; VOI: 511125-01, 511125-02, 511125-03, 511125-04; TYPE: Annual, Annual, Annual, Annual; POINTS: 162000, 162000, 162000, 176700; TOTAL: $158,329.54; PER DIEM: $49.71; NOTICE DATE: August 25, 2026 OBLIGOR: Jayson Leonard Izienicki, 9021 BOCA DEL RIO ST, Las Vegas, NV 89131-3915 and Jennifer Lynn Izienicki, 9021 BOCA DEL RIO ST, Las Vegas, NV 89131-3915; VOI: 517876-01; TYPE: Annual; POINTS: 81000; TOTAL: $31,801.44; PER DIEM: $10.31; NOTICE DATE: August 25, 2026 OBLIGOR: Gregory A. Cooper, 1025 REVILLA LANE, Rockledge, FL 32955 and Vivian Cooper, 1025 REVILLA LN, Rockledge, FL 32955-2236; VOI: 527734-01; TYPE: Annual; POINTS: 162000; TOTAL: $73,885.13; PER DIEM: $23.41; NOTICE DATE: August 25, 2026 OBLIGOR: Patrick L. Wishall Trustee of the Patrick L. Wishall and Marion Behrend Wishall Living Trust dated Nov. 3rd 2004, 27134 W Ross Ave, Buckeye, AZ 85396 and Marion Behrend Wishall Trustee of the Patrick L. Wishall and Marion Behrend Wishall Living Trust dated Nov. 3rd 2004, 27134 W Ross Ave, Buckeye, AZ 85396; VOI: 529610-01, 529610-02; TYPE: Even Biennial, Even Biennial; POINTS: 22000, 22000; TOTAL: $16,765.74; PER DIEM: $5.56; NOTICE DATE: August 25, 2026 File Numbers: 26-016912, 26-016913, 26-016917, 26-009700
MDK-119449

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

(Continued on next page)

ORANGE COUNTY

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 A. Lipp, 7 SCHILLER ST, Hicksville, NY 11801-2611; VOI: 221866-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: $894.81; PER DIEM: $0.11; NOTICE DATE: August 26, 2026 OBLIGOR: Jaime D. Guzman, 182 BROADWAY, Verplanck, NY 10596-7707; VOI: 236353-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: $6,066.42; PER DIEM: $1.89; NOTICE DATE: August 26, 2026 OBLIGOR: Erica Lyn Sinclair, C/O Sussman Assocites Law Firm, 410 S Rampart BLVD, Las Vegas, NV 89145; VOI: 257871-01; TYPE: Annual; POINTS: 44000; TOTAL: $9,211.07; PER DIEM: $3.03; NOTICE DATE: August 26, 2026 OBLIGOR: Michelle Legardo, 180 BRAYMORE BLVD, Scarborough M1B2G8 Canada and Joel Jimenez, 180 BRAYMORE BLVD, Scarborough M1B2G8 Canada; VOI: 322893-01; TYPE: Annual; POINTS: 25800; TOTAL: $13,658.61; PER DIEM: $4.37; NOTICE DATE: August 26, 2026 OBLIGOR: Telly Hubert Trawick, 12 BEECHWOOD TERRACE, West Orange, NJ 07052 and Wagenia E. Jones, 12 BEECH WOOD TERRANCE, West Orange, NJ 07052; VOI: 329875-01; TYPE: Annual; POINTS: 44000; TOTAL: $18,069.24; PER DIEM: $6.50; NOTICE DATE: August 26, 2026 File Numbers: 26-016921, 26-016925, 26-016935, 26-014074, 26-016855
MDK-119427

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: Yara Mayra Garcia, 4640 TREVINO DR NE, Roanoke, VA 24019-5866 and Maria Concepcion Ochoa Villegas, 4640 TREVINO DR NE, Roanoke, VA 24019-5866; VOI: 250454-01; TYPE: Annual; POINTS: 25800; TOTAL: $4,603.21; PER DIEM: $1.42; NOTICE DATE: August 27, 2026 OBLIGOR: Melinda Alicia Matos, 2111 TWISTED CREEK LANE, Auburn, GA 30011 and Luis Matos Jr, 2111 TWISTED CREEK LANE, Auburn, GA 00011; VOI: 314426-01; TYPE: Annual; POINTS: 56300; TOTAL: $24,296.71; PER DIEM: $7.57; NOTICE DATE: August 27, 2026 OBLIGOR: Kimberly Yvonne Bolton, 8710 WINDSOR MILL RD, Baltimore, MD 21244; VOI: 319093-01; TYPE: Annual; POINTS: 20700; TOTAL: $11,375.75; PER DIEM: $3.62; NOTICE DATE: August 27, 2026 OBLIGOR: Paul Bordone Bacarella, 149-47 11TH AVENUE, Whitestone, NY 11357 and Maria Bordone, 14947 11TH AVE, Whitestone, NY 11357-1720; VOI: 326485-01; TYPE: Annual; POINTS: 114000; TOTAL: $33,746.78; PER DIEM: $11.16; NOTICE DATE: August 27, 2026 OBLIGOR: Nicholas Del Campo Jr., 9 Queens Ct, Rehoboth, DE 19971 and Cynthia Lee Del Campo, 9 Queens Ct, Rehoboth, DE 19971; VOI: 327981-01; TYPE: Annual; POINTS: 343000; TOTAL: $103,636.80; PER DIEM: $34.60; NOTICE DATE: August 27, 2026 File Numbers: 26-016933, 26-016835, 26-016960, 26-017001, 26-016848
MDK-119437

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: Victor J. Y Deleon, 13238 NANCY CT, Woodbridge, VA 22193-4101 and Scarlette L. Deleon, 13238 NANCY CT, Woodbridge, VA 22193-4101; VOI: 251637-01; TYPE: Annual; POINTS: 81000; TOTAL: $8,200.90; PER DIEM: $2.35; NOTICE DATE: August 26, 2026 OBLIGOR: Anthony Lavon West, 1043 LESLIE ST, Moncks Corner, SC 29461 and Keisha Denise West, 1043 LESLIE ST, Moncks Corner, SC 29461; VOI: 321134-01; TYPE: Annual; POINTS: 37000; TOTAL: $15,456.71; PER DIEM: $4.97; NOTICE DATE: August 26, 2026 OBLIGOR: Fredrick Wilson Jr, 6463 PINEWOOD DR, Orlando, FL 32822 and Karen Althea Hanson, 6463 PINEWOOD DR, Orlando, FL 32822; VOI: 330097-01; TYPE: Annual; POINTS: 137000; TOTAL: $42,936.65; PER DIEM: $14.18; NOTICE DATE: August 26, 2026 OBLIGOR: Paulette L. Booker, 820 CARSON STREET, New Castle, PA 16101 and Karl Eugene Booker, 820 CARSON STREET, New Castle, PA 16101; VOI: 330206-01; TYPE: Annual; POINTS: 37000; TOTAL: $14,473.33; PER DIEM: $4.86; NOTICE DATE: August 26, 2026 OBLIGOR: Danielle T. Ragucci, 148 FINGERBOARD RD, Staten Island, NY 10305; VOI: 333113-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,343.91; PER DIEM: $4.19; NOTICE DATE: August 26, 2026 File Numbers: 26-016934, 26-016965, 26-016856, 26-016857, 26-016873
MDK-119433

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: Yanuar Herry Susanto, 2701 REA RD, Charlotte, NC 28226; VOI: 261396-01; TYPE: Annual; POINTS: 20700; TOTAL: $4,882.26; PER DIEM: $1.44; NOTICE DATE: August 27, 2026 OBLIGOR: Edmar Udo Klein, Rua Manoel Eufrasio, 279 Apto 1002- Bairro Juveve, Curitiba/pr 80030-440 Brazil and Camila Cristina Da Silva Klein, RUA MANOEL EUFRASIO, 279 APTO 1002- BAIRRO JUVEVE, Curitiba/pr 80030-440 Brazil; VOI: 274372-01; TYPE: Annual; POINTS: 100000; TOTAL: $22,384.73; PER DIEM: $7.63; NOTICE DATE: August 27, 2026 OBLIGOR: Jaime Alberto Silva Ponce, 5720 TUCKERMAN ST., Riverdale, MD 20737; VOI: 317218-01; TYPE: Annual; POINTS: 37000; TOTAL: $16,554.78; PER DIEM: $5.31; NOTICE DATE: August 27, 2026 OBLIGOR: Alejandro Arias Martinez, CIRCUITO TOLEDO MZ13 LT27, Playa Del Carmen 77725 Mexico and Adriana Salmeron Zarate, CIRCUITO TOLEDO MZ13 LT27, Playa Del Carmen 77725 Mexico; VOI: 327185-01; TYPE: Annual; POINTS: 138000; TOTAL: $51,250.14; PER DIEM: $18.81; NOTICE DATE: August 27, 2026 OBLIGOR: Margaret Whitelaw, 4 DUNKELD RD, Dagenham RM82PR United Kingdom and Saranna Michelle Louisa Maynard, 13 BRIXHAM GARDENS, Ilford IG39BA United Kingdom; VOI: 332813-01; TYPE: Annual; POINTS: 30000; TOTAL: $14,665.39; PER DIEM: $4.68; NOTICE DATE: August 27, 2026 File Numbers: 26-016937, 26-016946, 26-016956, 26-017004, 26-016870
MDK-119455

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: Irma Alquicira Zamorano, CANAL 27 NO 4, COLONIA BARRIO 18 XOCHIMILCO, Ciudad De Mexico 16034 Mexico and Alejandro Robles Mendoza, CANAL 27 NO 4 COLONIA BARRIO 18, XOCHIMILCO, Ciudad De Mexico 16034 Mexico and Araceli Alquicira Zamorano, CANAL 27 NO 4, COLONIA BARRIO 18 XOCHIMILCO, Ciudad De Mexico 16034 Mexico; VOI: 269163-01; TYPE: Annual; POINTS: 67100; TOTAL: $12,050.04; PER DIEM: $3.61; NOTICE DATE: August 28, 2026 OBLIGOR: Lorimar Morillo, 381 UNION VALLEY RD, Mahopac, NY 10541 and Jason L. Ortiz, 381 UNION VALLEY RD, Mahopac, NY 10541; VOI: 320169-01; TYPE: Annual; POINTS: 86000; TOTAL: $31,440.10; PER DIEM: $9.16; NOTICE DATE: August 28, 2026 OBLIGOR: Marie Angela Fitz-Henley, 16339 SW 54TH CT, Miramar, FL 33027 and Michael Samuel Fitz-Henley, 16339 SW 54TH CT, Miramar, FL 33027; VOI: 322838-01; TYPE: Annual; POINTS: 68000; TOTAL: $33,800.66; PER DIEM: $11.01; NOTICE DATE: August 28, 2026 OBLIGOR: Andre Patrick Mentus, 2001 SKYBROOKE BLVD, Lutz, FL 33558 and Sherin Mentus, 2001 SKYBROOKE BLVD, Lutz, FL 33558; VOI: 326343-01; TYPE: Annual; POINTS: 20700; TOTAL: $10,398.55; PER DIEM: $3.61; NOTICE DATE: August 28, 2026 OBLIGOR: Bertha Amelia Munares Tapia Viuda De Urquizo, CALLE ARTHUR RUBINSTEIN 198 DPTO 101 SAN BORJA, Lima 15037 Peru and Bertha Amelia Urquizo Munares, CALLE ARTHUR RUBINSTEIN 198 DPTO 101 SAN BORJA, Lima 15037 Peru; VOI: 331913-01; TYPE: Annual; POINTS: 81000; TOTAL: $35,541.94; PER DIEM: $12.90; NOTICE DATE: August 28, 2026 File Numbers: 26-016941, 26-016961, 26-016978, 26-017000, 26-016865
MDK-119446

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: Craig Stephen Pirrello, C/O STONEGATE LAW, P.O. BOX 456, Green, OH 44232 and Katherine Christine Pirrello, 1365 E MCVICAR AVE, Kingman, AZ 86409; VOI: 282294-01; TYPE: Annual; POINTS: 39000; TOTAL: $14,432.27; PER DIEM: $4.84; NOTICE DATE: August 26, 2026 OBLIGOR: Carmen Dolores Lopez Irizarry, Alturas De Mayaguez 3313 M 14 Farrallon, Mayaguez, PR 00680 Puerto Rico; VOI: 314477-01; TYPE: Annual; POINTS: 81000; TOTAL: $39,029.10; PER DIEM: $12.58; NOTICE DATE: August 26, 2026 OBLIGOR: Joel Teles Correa De Oliveira, RUA ESTRELA DA MANHA 80 BAIRRO VALE DOS CRISTAIS, Nova Lima 34008-095 Brazil and Seleida Aparecida De Menezes Teles, RUA ESTRELA DA MANHA 80 BAIRRO VALE DOS CRISTAIS, Nova Lima 34008-095 Brazil; VOI: 316297-01; TYPE: Annual; POINTS: 56300; TOTAL: $24,265.75; PER DIEM: $8.76; NOTICE DATE: August 26, 2026 OBLIGOR: Charles Gerry Lindsay, C/O DC CAPITAL LAW, 700 12TH ST NW STE 700, Washington Dc, DC 20005 and Cheryl Lee Avent, C/O DC CAPITAL LAW, 700 12TH ST NW STE 700, Washington Dc, DC 20005; VOI: 317866-01; TYPE: Annual; POINTS: 67100; TOTAL: $31,361.57; PER DIEM: $10.36; NOTICE DATE: August 26, 2026 OBLIGOR: Magbieny Rosario Castillo, Calle Julio Cesor Martniez No.18 Alma Rosa I, Santo Domingo Este 11505 Dominican Republic and Israel Elias Ballonet Garcia, Calle Julio Cesor Martinez No.18 Alma Rosa I, Santo Domingo Este 11505 Dominican Republic; VOI: 323347-01; TYPE: Annual; POINTS: 56300; TOTAL: $21,493.64; PER DIEM: $7.81; NOTICE DATE: August 26, 2026 File Numbers: 26-016952, 26-016836, 26-016841, 26-016959, 26-016983
MDK-119442

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: Rodolpho Augusto De Moura Pedro, R. Pedro Victor 31 Ap 34, Sao Paulo 04124-130 Brazil and Tania Camila Peres Melo Pedro, R. PEDRO VICTOR 31 AP 34, Sao Paulo 04124-130 Brazil; VOI: 271440-01; TYPE: Annual; POINTS: 44000; TOTAL: $11,394.44; PER DIEM: $3.75; NOTICE DATE: August 27, 2026 OBLIGOR: Stewart John Eyre, 3 SAXON AVENUE, Doncaster DN7 6FY United Kingdom and Christine Eyre, 3 SAXON AVE HATFIELD, Doncaster DN7 6FY United Kingdom; VOI: 271468-01, 271468-02; TYPE: Annual, Annual; POINTS: 88000, 88000; TOTAL: $2,449.12; PER DIEM: $0.59; NOTICE DATE: August 27, 2026 OBLIGOR: Calvin K. Simons, 44 CEDAR HILL, Warwick Wk06 Bermuda and Joan L. Simons, 44 CEDAR HILL, Warwick WK06 Bermuda; VOI: 315951-01; TYPE: Annual; POINTS: 410000; TOTAL: $108,656.36; PER DIEM: $34.30; NOTICE DATE: August 27, 2026 OBLIGOR: Francisco Reyes Alcantara, 6244 NC HIGHWAY 20, Lumber Bridge, NC 28357 and Irma Yaneth Alcantara, 6244 NC HIGHWAY 20, Lumber Bridge, NC 28357; VOI: 322510-01; TYPE: Annual; POINTS: 30000; TOTAL: $13,498.16; PER DIEM: $4.35; NOTICE DATE: August 27, 2026 OBLIGOR: Julio Alberto Pagan Vega, 143 N PALOMAR AVE, San Jacinto, CA 92582 and Jennifer Rose Marin, 143 N PALOMAR AVE, San Jacinto, CA 92582; VOI: 331169-01; TYPE: Annual; POINTS: 51700; TOTAL: $19,928.54; PER DIEM: $6.44; NOTICE DATE: August 27, 2026 File Numbers: 26-016942, 26-016943, 26-016840, 26-016973, 26-016863
MDK-119429

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: Kamal M. Alhassan, 1022 6TH ST, Petersburg, VA 23803-5244; VOI: 260964-01; TYPE: Annual; POINTS: 20700; TOTAL: $5,259.83; PER DIEM: $1.55; NOTICE DATE: August 27, 2026 OBLIGOR: Tiffany Carol Rich, 3428 SONG SPARROW DR, Wake Forest, NC 27587-4800; VOI: 282634-01; TYPE: Annual; POINTS: 44000; TOTAL: $13,373.63; PER DIEM: $4.19; NOTICE DATE: August 27, 2026 OBLIGOR: Robert W. Durham, 120 HEDGEWOOD DR, Mooresville, NC 28115 and Melissa M. Durham, 120 HEDGEWOOD DR, Mooresville, NC 28115-7796; VOI: 320526-01, 320526-02, 320526-03; TYPE: Annual, Annual, Annual; POINTS: 176700, 176700, 176700; TOTAL: $239,924.96; PER DIEM: $80.89; NOTICE DATE: August 27, 2026 OBLIGOR: Laura Linda Ornelas, 7341 ZONAL AVE, Las Vegas, NV 89131 and Gregory Dana Kapp Jr, 7431 ZONAL AVE, Las Vegas, NV 89131; VOI: 323750-01; TYPE: Annual; POINTS: 51700; TOTAL: $21,606.62; PER DIEM: $7.11; NOTICE DATE: August 27, 2026 OBLIGOR: Kimberlyn Sheree Alford, 11735 GASCONY PL, Woodbridge, VA 22192-7405 and Clarence Eric Alford, 11735 GASCONY PL, Woodbridge, VA 22192-7405; VOI: 325444-01; TYPE: Annual; POINTS: 137000; TOTAL: $68,388.29; PER DIEM: $22.54; NOTICE DATE: August 27, 2026 File Numbers: 26-016936, 26-016953, 26-016962, 26-016984, 26-016993
MDK-119445

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: Arianna Shonquil Kerr, 1152 BAILEY AVE, Buffalo, NY 14206-1327; VOI: 246926-01; TYPE: Annual; POINTS: 67100; TOTAL: $7,398.93; PER DIEM: $2.26; NOTICE DATE: August 27, 2026 OBLIGOR: Shepard Davis, 153-

(Continued on next page)

ORANGE COUNTY

30 110TH RD, Jamaica, NY 11433; VOI: 271713-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: $7,079.60; PER DIEM: $2.14; NOTICE DATE: August 27, 2026 OBLIGOR: Bruce Eric Baum, 639 MORRIS RUN, North Augusta, SC 29860 and Christine Kay Baum, 639 MORRIS RUN, North Augusta, SC 29860; VOI: 317282-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,763.54; PER DIEM: $6.37; NOTICE DATE: August 27, 2026 OBLIGOR: Juliet Shaw Jones, 2737 WALDEN WOODS DR, Plant City, FL 33566 and Rodney Allan Foster, 2737 WALDEN WOODS DR, Plant City, FL 33566; VOI: 321698-01; TYPE: Annual; POINTS: 95700; TOTAL: $40,761.62; PER DIEM: $13.59; NOTICE DATE: August 27, 2026 OBLIGOR: Pavel Grabovsky, 585 CRICKLEWOOD DR, Suwanee, GA 30024 and Kristine Grabovska, 585 CRICKLEWOOD DR, Suwanee, GA 30024; VOI: 325279-01; TYPE: Annual; POINTS: 148100; TOTAL: $47,083.96; PER DIEM: $15.67; NOTICE DATE: August 27, 2026 File Numbers: 26-016929, 26-016944, 26-016957, 26-016969, 26-016992
MDK-119444

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: (614) 220-5613 Exhibit A OBLIGOR: Wayne Robert Phillips, 7304 DAVIS GREY DRIVE, Asheville, NC 28803 and Sharron Kaye Phillips, 8033 VIA HACIENDA, Palm Beach Gardens, FL 33418; VOI: 264380-01; TYPE: Annual; POINTS: 67100; TOTAL: $9,041.75; PER DIEM: $2.70; NOTICE DATE: August 27, 2026 OBLIGOR: Camila Desiree Arredondo Lopez De Maturana, ARAUCANIA 5431, DPTO 405, TORRE 5, La Serena 1700000 Chile and Mario Andres Villarroel Gonzalez, ARAUCANIA 5431, DPTO 405, TORRE 5, La Serena 1700000 Chile; VOI: 273463-01; TYPE: Annual; POINTS: 37000; TOTAL: $18,723.77; PER DIEM: $4.44; NOTICE DATE: August 27, 2026 OBLIGOR: Reyna Isabel Gonzalez, 256 PARC DR, Canton, GA 30114-7761 and Wellington Hernandez, 256 PARC DR, Canton, GA 30114-7761; VOI: 320904-01; TYPE: Annual; POINTS: 86000; TOTAL: $41,298.51; PER DIEM: $13.72; NOTICE DATE: August 27, 2026 OBLIGOR: Kimberly Renee Miller, 4074 IVY BLUFF TRAIL, Winston-salem, NC 27106 and Peter Brian Miller, 4074 IVY BLUFF TRL, Winston Salem, NC 27106-2584; VOI: 322149-01; TYPE: Annual; POINTS: 81000; TOTAL: $30,768.43; PER DIEM: $10.15; NOTICE DATE: August 27, 2026 OBLIGOR: Xiomara Pinto, 2744 WINSLOW RIDGE DR, Buford, GA 30519-5013; VOI: 325514-01; TYPE: Annual; POINTS: 44000; TOTAL: $23,314.14; PER DIEM: $7.66; NOTICE DATE: August 27, 2026 File Numbers: 26-016938, 26-016945, 26-016964, 26-016971, 26-016994
MDK-119431

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: Charles J. Tuttle, 1173 WORCESTER ST, Indian Orchard, MA 01151-1401; VOI: 238456-01; TYPE: Annual; POINTS: 37000; TOTAL: $5,738.25; PER DIEM: $1.70; NOTICE DATE: August 27, 2026 OBLIGOR: Winona B. Cutright-Stiff, 1231 EDGEWOOD DR, Calumet City, IL 60409-5820 and Albert J. Stiff Jr, 1231 EDGEWOOD DR, Calumet City, IL 60409-5820; VOI: 248778-01; TYPE: Annual; POINTS: 125000; TOTAL: $10,279.39; PER DIEM: $3.21; NOTICE DATE: August 27, 2026 OBLIGOR: Paula Degaspare De Oliveira Bussinger, 10 Manuscript Drive, Endeavour Hills 3802 Australia and Marcos Jose De Oliveira Bussinger, 10 Manuscript Drive, Endeavour Hills 3802 Australia; VOI: 323920-01; TYPE: Annual; POINTS: 56300; TOTAL: $22,155.37; PER DIEM: $6.81; NOTICE DATE: August 27, 2026 OBLIGOR: Amy Lorena Baires, 321 BROOK AVE, Bayshore, NY 11706 and Jesenia Tabares, 321 BROOK AVE, Bayshore, NY 11706; VOI: 333759-01; TYPE: Annual; POINTS: 56300; TOTAL: $24,768.35; PER DIEM: $8.88; NOTICE DATE: August 27, 2026 OBLIGOR: Paloma Yadhira Orihuela Miranda, 14003 ROANOKE STREET, Woodbridge, VA 22191; VOI: 334163-01; TYPE: Annual; POINTS: 30000; TOTAL: $15,426.93; PER DIEM: $5.28; NOTICE DATE: August 27, 2026 File Numbers: 26-016926, 26-016931, 26-016985, 26-016878, 26-016882
MDK-119432

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: Kelvin A. Rivera, C/O SUSSMAN ASSOCIATES 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145 and Kevelina Hidalgo, 2210 ANDREWS AVE # 1, Bronx, NY 10453-1355; VOI: 247091-01; TYPE: Annual; POINTS: 30500; TOTAL: $5,651.55; PER DIEM: $1.79; NOTICE DATE: August 26, 2026 OBLIGOR: Domiesha Latrice Roberts, 10013 ROULETTE DR, Hagerstown, MD 21740 and Christopher James Bacchus, 10013 ROULETTE DR, Hagerstown, MD 21740; VOI: 322266-01; TYPE: Annual; POINTS: 20700; TOTAL: $11,549.23; PER DIEM: $3.71; NOTICE DATE: August 26, 2026 OBLIGOR: Jonathan Blake Hunt, 24702 WINTERGREEN DR, Magnolia, TX 77355 and Rhoda Mae Hunt, 24702 WINTERGREEN DR, Magnolia, TX 77355-5729; VOI: 327209-01; TYPE: Annual; POINTS: 25000; TOTAL: $14,091.89; PER DIEM: $4.70; NOTICE DATE: August 26, 2026 OBLIGOR: Melissa Renae Bundy, C/O FINN LAW GROUP 8380 BAY PINES BLVD, St Peterburg, FL 33709 and Tony Jameson Bundy, 629 NEW RIVER RANCH DR, Fayetteville, WV 25840; VOI: 334032-01; TYPE: Annual; POINTS: 20700; TOTAL: $11,170.08; PER DIEM: $3.50; NOTICE DATE: August 26, 2026 OBLIGOR: Rachel Maria Fisher, 4811-A VALLEY DALE DR SW, Lilburn, GA 30047; VOI: 336025-01; TYPE: Annual; POINTS: 30500; TOTAL: $15,835.40; PER DIEM: $5.04; NOTICE DATE: August 26, 2026 File Numbers: 26-016930, 26-016972, 26-017005, 26-016881, 26-016889
MDK-119434

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 14027113.0
FILE NO.: 26-017858
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NATHAN L. HALL
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nathan L. Hall
651 West Hawk Way
Amado, AZ 85645-9728
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2281% interest in Unit 2 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,647.60, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040662

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 15002509.0
FILE NO.: 26-017860
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AMY L. FLANAGAN
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amy L. Flanagan
253 Golf Vista Tr
Holly Springs, NC 27540
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.2361% interest in Unit 2L 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,671.16, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040663

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017866
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ERIN M. COOPER; THOMAS J. COOPER
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Erin M. Cooper
23518 LUTETTIA LN
Richmond, TX 77406-2241
Thomas J. Cooper
23618 CARDUCCI DR
Richmond, TX 77406
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.2546% interest in Unit 9A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,161.50, plus interest (calculated by multiplying $0.22 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040687

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 16001128.0
FILE NO.: 26-017877
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DIMAS CRUZ GARCIA
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dimas Cruz Garcia
1313 GINGER SPICE LN
Pflugerville, TX 78660-3085
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1479% interest in Unit 1D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,649.42, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040672

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 15013454.0
FILE NO.: 26-017879
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSHUA E. CURTIS; LUCIA M. RENCK
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joshua E. Curtis
358 S SERVICE RD
Ctr Moriches, NY 11934-1105
Lucia M. Renck
1316 CRESTFIELD COURT
Charlotte, NC 28269
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.1544% interest in Unit 13 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,428.41, plus interest (calculated by multiplying $0.34 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040666

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 27169.0
FILE NO.: 26-017907
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRADLEY J. SUMMERS; CRISTA J. SUMMERS
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Bradley J. Summers
60 DOWNING LN
Madisonville, KY 42431-6448
Crista J. Summers
60 DOWNING LN
Madisonville, KY 42431-6448
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0824% interest in Unit 34 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,562.31, plus interest (calculated by multiplying $0.84 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040671

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 4000613.0
FILE NO.: 26-017910
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HAROLDO SILVEIRA PICCINA
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Haroldo Silveira Piccina
Rua Manuel da Nobrega 211
8. andar - Conj. 82
Sao Paulo, Sp 4001081
Bahrain
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 1.0392% interest in Unit 1E 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

(Continued on next page)

ORANGE COUNTY

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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,893.05, plus interest (calculated by multiplying $1.45 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040683

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017933
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBERT CAOUETTE; RUTH E. CAOUETTE
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert Caouette
Po Box 519
Brunswick, ME 04011-0519
Ruth E. Caouette
PO Box 519
Brunswick, ME 04011-0519
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1722% interest in Unit 63C of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,425.70, plus interest (calculated by multiplying $0.33 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040691

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017946
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SHARON KIRTLEY LAMB
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Sharon Kirtley Lamb
15 Valley Creek Vw
Little Rock, AR 72223-4642
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1765% interest in Unit 19 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,946.36, plus interest (calculated by multiplying $0.57 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040685

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017964
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
FORREST A. ROHRBACH; FRANCES A. ROHRBACH
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Forrest A. Rohrbach
4953 MILL RD
Emmaus, PA 18049
Frances A. Rohrbach
4851 SAUCON CREEK RD
Center Valley, PA 18034
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1787% interest in Unit 62E of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,009.61, plus interest (calculated by multiplying $0.17 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040668

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 5001371.0
FILE NO.: 26-017979
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSE R. PUIG; JANETTE M. PUIG
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jose R. Puig
9211 SW 93rd St
Miami, FL 33176-2077
Janette M. Puig
9211 SW 93RD ST
Miami, FL 33176-2077
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.7367% interest in Unit 62A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,390.17, plus interest (calculated by multiplying $1.21 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040654

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 5001371.3
FILE NO.: 26-017980
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSE R. PUIG; JANETTE M. PUIG
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jose R. Puig
9211 SW 93rd St
Miami, FL 33176-2077
Janette M. Puig
9211 SW 93RD ST
Miami, FL 33176-2077
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.5865% interest in Unit 1B of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,884.18, plus interest (calculated by multiplying $0.99 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040670

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 8005727.3
FILE NO.: 26-018052
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TROY W. AHLSTROM; SIBEL AHLSTROM
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Troy W. Ahlstrom
11262 Cedar Valley Ridge Drive
Traverse City, MI 49684-7443
Sibel Ahlstrom
5107 PEBBLE STONE DR
Traverse City, MI 49684
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.7367% interest in Unit 62A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,289.34, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040686

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018053
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KEN R. HAYDUCK
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Ken R. Hayduck
1110 Village Green Dr
Angola, IN 46703-9311
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 16 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,481.45, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040797

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018055
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KEVIN MACTAVISH; TAMMY CURRIE-MACTAVISH
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kevin Mactavish
86 Maricona Way
Kanata, Ontario K2T 1H3
Canada
Tammy Currie-Mactavish
86 Maricona Way
Kanata, Ontario K2T 1H3
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5392% interest in Unit 132B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,289.34, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040784

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018056
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KEVIN MACTAVISH; TAMMY CURRIE-MACTAVISH
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kevin Mactavish
86 Maricona Way
Kanata, Ontario K2T 1H3
Canada
Tammy Currie-Mactavish
86 Maricona Way
Kanata, Ontario K2T 1H3
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5392% interest in Unit 132B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,456.45, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040799

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018057
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MATTHEW S. GERRISH
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Matthew S. Gerrish
27 LIBERTY DR
North Billerica, MA 01862-3218
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.5871% interest in Unit 22 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,456.45, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040836

(Continued on next page)

ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018063
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AMADIS A. MALAVE; JESSICA K. NORIEGA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amadis A. Malave
635 S Ellis St. #2022
Chandler, AZ 85224
Jessica K. Noriega
16967 W HILTON AVE
Goodyear, AZ 85338-7397
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit 136A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,329.42, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040818

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018065
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CAMELLIA S. BAGLEY; ALLEN FLOYD ANDERSON, JR
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Camellia S. Bagley
7689 E 41st St
Yuma, AZ 85365-2968
Allen Floyd Anderson, Jr
7689 E 41st St
Yuma, AZ 85365-2968
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2627% interest in Unit 131B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,329.42, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040828

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018066
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRANT P. INGRAM
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Brant P. Ingram
10065 Stoney Bridge Rd
Fort Worth, TX 76108-3934
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2627% interest in Unit 131B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,299.36, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040804

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018067
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JANE C. DOYLE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jane C. Doyle
14612 S Appaloosa Ln
Homer Glen, IL 60491
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 1.2278% interest in Unit 66B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,908.27, plus interest (calculated by multiplying $1.01 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040834

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018068
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ANTHONY LEACH
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Anthony Leach
5481 Evening Mist Dr.
Arlington, TN 38002
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3503% interest in Unit 64D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,476.49, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040794

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018074
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JEMMA J. SERRANO; RUBEN SERRANO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jemma J. Serrano
8618 4th Ave
Apt 1
Brooklyn, NY 11209-5108
Ruben Serrano
8618 4TH AVE
APT 1
Brooklyn, NY 11209-5108
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.2546% interest in Unit 18A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,643.90, plus interest (calculated by multiplying $0.44 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040764

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018075
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MUHAMMAD SALEEM; KELLY MOUGHAL
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Muhammad Saleem
27 Pineridge Rd
Greenvale, NY 11548-1142
Kelly Moughal
27 Pineridge Rd
Greenvale, NY 11548-1142
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.9209% interest in Unit 82D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,047.86, plus interest (calculated by multiplying $1.51 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040832

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018076
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MUHAMMAD SALEEM; KELLY MOUGHAL
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Muhammad Saleem
27 Pineridge Rd
Greenvale, NY 11548-1142
Kelly Moughal
27 Pineridge Rd
Greenvale, NY 11548-1142
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.1534% interest in Unit 80B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,223.18, plus interest (calculated by multiplying $0.25 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040820

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 9007354.0
FILE NO.: 26-018079
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LINDA K. BLOCH; RACHEL A. RADVINSKY; RON O. RADVINSKY
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Linda K. Bloch
9906 OWENSMOUTH AVE
UNIT 26
Chatsworth, CA 91311-3837
Rachel A. Radvinsky
165 Ridge Pointe Ln
Davenport, FL 33897-7583
Ron O. Radvinsky
9906 Owensmouth Ave
#26
Chatsworth, CA 91311
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.7474% interest in Unit 98A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,536.10, plus interest (calculated by multiplying $1.25 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040657

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018080
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TAMMY L. SCHMITT; JOHN R. SCHMITT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tammy L. Schmitt
1474 GENEVA NATIONAL AVE NORTH
Lake Geneva, WI 53147
John R. Schmitt
605 SILVER CHASE DR
Keller, TX 76248
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4429% interest in Unit 100E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,486.51, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040759

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 10001657.0
FILE NO.: 26-018085
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MINORKA J. GUZMAN MEZA
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Minorka J. Guzman Meza
4335 S Grand Canyon Dr
unit 331
Las Vegas, NV 89147-7191
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.8147% interest in Unit 17B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

(Continued on next page)

ORANGE COUNTY

The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,234.85, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040650

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018086
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SANDRA R. GRIER; MICHAEL T. GRIER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Sandra R. Grier
6101 Tilghman Dr
Laurel, MD 20707-2673
Michael T. Grier
6101 TILGHMAN DR
Laurel, MD 20707-2673
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6139% interest in Unit 87B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,807.99, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040692

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018104
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER Z. RINALDI; MICHAEL F. RINALDI
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer Z. Rinaldi
34 DANN DR
Stamford, CT 06905-3501
Michael F. Rinaldi
34 DANN DR
Stamford, CT 06905-3501
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.3860% interest in Unit 88A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,988.51, plus interest (calculated by multiplying $0.59 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040693

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018105
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER Z. RINALDI; MICHAEL F. RINALDI
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer Z. Rinaldi
34 DANN DR
Stamford, CT 06905-3501
Michael F. Rinaldi
34 DANN DR
Stamford, CT 06905-3501
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.3437% interest in Unit 43A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,988.51, plus interest (calculated by multiplying $0.59 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040765

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018106
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRUNO E. RODEGHIERO; ANN M. RODEGHIERO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Bruno E. Rodeghiero
1932 W ALLEN ST
Yuma, AZ 85364-5216
Ann M. Rodeghiero
1932 W Allen St
Yuma, AZ 85364-5216
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6446% interest in Unit 101C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,807.99, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040769

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018107
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RONALD C. NASH; NATALIE R. NASH
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Ronald C. Nash
PO Box 5091
Lake Charles, LA 70606-5091
Natalie R. Nash
1103 Penny St
Jennings, LA 70546-7230
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6139% interest in Unit 101D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,938.33, plus interest (calculated by multiplying $1.01 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040770

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018108
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SHERRY L. MAGWOOD
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Sherry L. Magwood
1030 182ND ST
Miami, FL 33169-4248
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 101D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,697.96, plus interest (calculated by multiplying $0.87 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040772

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018109
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHELE A. MARTORANO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michele A. Martorano
8-10 PARK AVE
Fair Lawn, NJ 07410-1734
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 1.0694% interest in Unit 16B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,717.56, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040761

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018128
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JIMMY L. ODOM
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jimmy L. Odom
65 LAKEVIEW DR
Clinton, MS 39056
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 12A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,721.72, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040782

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018129
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JIMMY L. ODOM
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jimmy L. Odom
65 LAKEVIEW DR
Clinton, MS 39056
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 85C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,721.72, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040822

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 16042308.0
FILE NO.: 26-018146
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DENISE CATHERINE HOGG MESA; SIMON ANDRES MESA COLON
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Denise Catherine Hogg Mesa
4389 Ryders Ridge Blvd
Sylvan Lake, Alberta T4S 0J7
Canada
Simon Andres Mesa Colon
4389 Ryders Ridge Blvd
Sylvan Lake, Alberta T4S 0J7
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3327% interest in Unit 12D 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,139.24, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040679

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018162
PALM FINANCIAL SERVICES, LLC,

(Continued on next page)

ORANGE COUNTY

Lienholder,
vs.
KAREN P. WENK
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Karen P. Wenk
5S750 SPRINGDALE DR
Naperville, IL 60540-3746
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5055% interest in Unit 69B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,195.89, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040826

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 5008183.0
FILE NO.: 26-018180
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBERT S. RICHARDS; ADRIANA C. RICHARDS
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert S. Richards
2258 Dauncey Cres
London, Ontario N5X 0M2
Canada
Adriana C. Richards
1 Shetland Cres
London, Ontario N5X 3P6
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.5784% interest in Unit 30A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,915.78, plus interest (calculated by multiplying $1.46 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040681

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 6002205.2
FILE NO.: 26-018185
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRIAN HEE
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Brian Hee
2820 15TH AVE
San Francisco, CA 94127-1402
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.1970% interest in Unit 11B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,886.22, plus interest (calculated by multiplying $0.55 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040676

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018188
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RICHARD STANLEY; DAWN STANLEY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Richard Stanley
200 JOCKEY HOLLOW RUN
Swedesboro, NJ 08085-3042
Dawn Stanley
200 Jockey Hollow Run
Swedesboro, NJ 08085
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.4325% interest in Unit 53B 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,200.93, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040792

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018203
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TROY DOUGLAS BAUER; BILLIE BIRNBAUM BAUER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Troy Douglas Bauer
24 Reeve Ave
Haddon Twp, NJ 08108
Billie Birnbaum Bauer
24 Reeve Ave
Haddon Twp, NJ 08108
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.8211% interest in Unit 40B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,548.66, plus interest (calculated by multiplying $1.73 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040819

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018217
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SPERO G. PULOS; LAURA G. PULOS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Spero G. Pulos
PO BOX 50584
Indianapolis, IN 46250
Laura G. Pulos
PO BOX 50584
Indianapolis, IN 46250
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.4692% interest in Unit 34 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,431.01, plus interest (calculated by multiplying $0.79 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040774

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018218
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SPERO G. PULOS; LAURA G. PULOS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Spero G. Pulos
PO BOX 50584
Indianapolis, IN 46250
Laura G. Pulos
PO BOX 50584
Indianapolis, IN 46250
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.1754% interest in Unit 30 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,548.66, plus interest (calculated by multiplying $1.73 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040777

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018222
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NEMESIO GARCIA NARANJO ALVAREZ, AKA N. GARCIA NARANJO ALVAREZ; SARA LUISA GARCIA SABATE PALAZUELOS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nemesio Garcia Naranjo Alvarez, AKA N. Garcia Naranjo Alvarez
3301 CYPRESS LANDING DR
Valrico, FL 33596-9226
Sara Luisa Garcia Sabate Palazuelos
4009 CEDAR CAY CIR
Valrico, FL 33596-8225
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.8211% interest in Unit 40B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,548.66, plus interest (calculated by multiplying $1.73 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040845

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018223
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NEMESIO GARCIA NARANJO ALVAREZ, AKA N. GARCIA NARANJO ALVAREZ; SARA LUISA GARCIA SABATE PALAZUELOS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nemesio Garcia Naranjo Alvarez, AKA N. Garcia Naranjo Alvarez
3301 CYPRESS LANDING DR
Valrico, FL 33596-9226
Sara Luisa Garcia Sabate Palazuelos
4009 CEDAR CAY CIR
Valrico, FL 33596-8225
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.8211% interest in Unit 40B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,548.66, plus interest (calculated by multiplying $1.73 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040785

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018225
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NEMESIO GARCIA NARANJO ALVAREZ, AKA N. GARCIA NARANJO ALVAREZ; SARA LUISA GARCIA SABATE PALAZUELOS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nemesio Garcia Naranjo Alvarez, AKA N. Garcia Naranjo Alvarez
3301 CYPRESS LANDING DR
Valrico, FL 33596-9226
Sara Luisa Garcia Sabate Palazuelos
4009 CEDAR CAY CIR
Valrico, FL 33596-8225
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.8211% interest in Unit 40A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419,

(Continued on next page)

ORANGE COUNTY

Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,548.66, plus interest (calculated by multiplying $1.73 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040780

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018229
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALFREDO X. SUAREZ ESCOBAR; MONICA PEREZ JIMENEZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Alfredo X. Suarez Escobar
ERNESTINA LARRAINZAR #16B
Mexico Df 03100
Mexico
Monica Perez Jimenez
Ernestina Larrainzar #16b
Col Del Valle
Mexico Df 03100
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 27B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,701.71, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040783

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018235
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LARISSA JANE TONKIN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Larissa Jane Tonkin
46 West Street
WILTON
Salisbury, Wilts SP20DG
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.8376% interest in Unit 30B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,268.90, plus interest (calculated by multiplying $1.17 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040827

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018251
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HOWARD L. HILL, II
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Howard L. Hill, II
PO BOX 10432
Tampa, FL 33679-0432
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2189% interest in Unit 1N of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,690.06, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040842

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018255
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOHN MC GINLEY; NANCY E. MC GINLEY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: John Mc Ginley
2609 LIBERTY ST
Trenton, NJ 08629-2012
Nancy E. Mc Ginley
2609 Liberty St
Trenton, NJ 08629
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 1A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,721.75, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040830

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018259
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PAMELA K. MCMILLION
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Pamela K. Mcmillion
29205 Rymal St
Roseville, MI 48066-2225
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6066% interest in Unit 60B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,515.57, plus interest (calculated by multiplying $0.83 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040803

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018264
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAHLIA C. FERRER; ARTHUR F. FERRER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dahlia C. Ferrer
2450 ROCKBRIDGE DR
Highlands Ranch, CO 80129-1509
Arthur F. Ferrer
2450 ROCKBRIDGE DR
Highlands Ranch, CO 80129-1509
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 49A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,630.10, plus interest (calculated by multiplying $0.88 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040788

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018266
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSEPH J. RIDILLA; ELIZABETH A. RIDILLA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joseph J. Ridilla
82 SUTTON FARMS RD
Shavertown, PA 18708-9537
Elizabeth A. Ridilla
82 SUTTON FARMS RD
Shavertown, PA 18708-9537
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5474% interest in Unit 25A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,257.64, plus interest (calculated by multiplying $1.15 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040768

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018267
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSEPH J. RIDILLA; ELIZABETH A. RIDILLA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joseph J. Ridilla
82 SUTTON FARMS RD
Shavertown, PA 18708-9537
Elizabeth A. Ridilla
82 SUTTON FARMS RD
Shavertown, PA 18708-9537
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.8147% interest in Unit 2B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,255.18, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040688

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018270
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ELVIS T. ULUFANUA; WANDA D. ULUFANUA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Elvis T. Ulufanua
24703 Island Ave
Carson, CA 90745-6545
Wanda D. Ulufanua
2643 N NEVA AVE
APT 2
Chicago, IL 60707
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 52A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,763.46, plus interest (calculated by multiplying $1.38 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040801

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018271
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ELVIS T. ULUFANUA; WANDA D. ULUFANUA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Elvis T. Ulufanua
24703 Island Ave
Carson, CA 90745-6545
Wanda D. Ulufanua
2643 N NEVA AVE
APT 2
Chicago, IL 60707
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 88B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,731.77, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.

(Continued on next page)

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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
Fax: 614-220-5613
11080-1040841

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018272
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER L. LAMARRE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer L. Lamarre
66 Glendale Dr
West Warwick, RI 02893
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2135% interest in Unit 1D of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,989.71, plus interest (calculated by multiplying $0.60 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040689

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018273
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL OUELLETTE; DONNA M. OUELLETTE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Ouellette
2104 Biddle St
Wilmington, DE 19805
Donna M. Ouellette
2701 N ROBINO DR
Wilmington, DE 19808-2246
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 15A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,225.95, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040829

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018275
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KIMBERLY E. LINDEMUTH; ERIC W. LINDEMUTH
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kimberly E. Lindemuth
42 Winding Way
Gibbsboro, NJ 08026
Eric W. Lindemuth
51 E CENTER ST
Lititz, PA 17543-1930
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.1094% interest in Unit 104A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,194.26, plus interest (calculated by multiplying $0.23 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040846

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7013224.0
FILE NO.: 26-018284
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JODY F. KEHOE
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jody F. Kehoe
41 Arrowwood St
Cohasset, MA 02025-1601
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 38B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,771.75, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040653

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018285
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JODY F. KEHOE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jody F. Kehoe
41 Arrowwood St
Cohasset, MA 02025-1601
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 52A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,329.45, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040814

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018298
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER L. LAMARRE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer L. Lamarre
66 Glendale Dr
West Warwick, RI 02893
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 52A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,205.91, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040816

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018291
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RICHARD D. LANCETTE, JR; BARBARA L. LANCETTE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Richard D. Lancette, Jr
70 STONE SCHOOLHOUSE RD
Lake George, NY 12845-7434
Barbara L. Lancette
84 BARTHEL LN
Queensbury, NY 12804-6981
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit 5A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,721.75, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040800

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018323
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LEOPOLDO JORGE BAZAN-TORRES; PATRICIA ROCIO BARRIOS-CANEPA
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Leopoldo Jorge Bazan-Torres
CALLE ESPEJO 21
VILLANVEVA DE LA CANADA
Madrid 28691
Spain
Patricia Rocio Barrios-Canepa
CALLE ESPEJO 21
VILLANUEVA DE LA CANADA
Madrid, Madrid 28691
Spain
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5392% interest in Unit 45B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,195.89, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040786

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018304
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CINDY LOU HUGHES
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Cindy Lou Hughes
2130 N Marks Ave
Fresno, CA 93722-5567
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 59A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,721.75, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040800

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018323
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LEOPOLDO JORGE BAZAN-TORRES; PATRICIA ROCIO BARRIOS-CANEPA
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Leopoldo Jorge Bazan-Torres
CALLE ESPEJO 21
VILLANVEVA DE LA CANADA
Madrid 28691
Spain
Patricia Rocio Barrios-Canepa
CALLE ESPEJO 21
VILLANUEVA DE LA CANADA
Madrid, Madrid 28691
Spain
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5392% interest in Unit 45B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,289.37, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040798

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018325
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GUILLERMO MARIN; DEBORAH RAMIREZ
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Guillermo Marin
207 S Rowan Ave
Los Angeles, CA 90063-2435
Deborah Ramirez
207 S Rowan Ave
Los Angeles, CA 90063
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit 77C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,083.70, plus interest (calculated by multiplying $0.61 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040802

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018337
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DON W. KEYSER
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Don W. Keyser
23243 Western Ct
Auburn, CA 95602-8153
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5474% interest in Unit 87B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee

(Continued on next page)

ORANGE COUNTY

named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,227.58, plus interest (calculated by multiplying $1.15 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040824

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018338
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DON W. KEYSER
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Don W. Keyser
23243 Western Ct
Auburn, CA 95602-8153
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4927% interest in Unit 137A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,970.07, plus interest (calculated by multiplying $1.04 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040778

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018339
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
STACEY LANDRY; RYAN LANDRY
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Stacey Landry
4435 Highway 70 S
Pierre Part, LA 70339-4471
Ryan Landry
4435 HIGHWAY 70 S
Pierre Part, LA 70339-4471
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 87A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,215.93, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040690

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018342
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KENNETH K. L. HO
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kenneth K. L. Ho
41-727 Ala Koa St
Waimanalo, HI 96795-1702
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 74A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,229.23, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040756

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018340
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
STACEY LANDRY; RYAN LANDRY
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Stacey Landry
4435 Highway 70 S
Pierre Part, LA 70339-4471
Ryan Landry
4435 HIGHWAY 70 S
Pierre Part, LA 70339-4471
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 87A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,215.93, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040690

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018342
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KENNETH K. L. HO
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kenneth K. L. Ho
41-727 Ala Koa St
Waimanalo, HI 96795-1702
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 74A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,215.93, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040753

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018343
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
THERESA A. WALTHER
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Theresa A. Walther
805 BARNSDALE RD
La Grange Park, IL 60526
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4817% interest in Unit 74B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,927.93, plus interest (calculated by multiplying $1.01 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040766

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018345
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JAMES E. DOUGHERTY; CYNTHIA A. DOUGHERTY
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: James E. Dougherty
P O BOX 366
Boonville, NY 13309
Cynthia A. Dougherty
2824 Yellowcreek Loop
Unit 213
Cape Coral, FL 33909
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 55A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,741.79, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040838

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018347
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040753

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018343
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
THERESA A. WALTHER
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Theresa A. Walther
805 BARNSDALE RD
La Grange Park, IL 60526
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4817% interest in Unit 74B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,495.93, plus interest (calculated by multiplying $1.27 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040843

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018371
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ABIGAIL MEDRANO
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Abigail Medrano
47-241 Miomio Loop
Kaneohe, HI 96744
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 1.0184% interest in Unit 2B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,619.61, plus interest (calculated by multiplying $0.88 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040762

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 16007331.0
FILE NO.: 26-018462
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JUSTIN LEE ARNAUD; OLIVIA MARIE ARNAUD
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Justin Lee Arnaud
15628 94TH AVENUE CT E
Puyallup, WA 98375-6727
Olivia Marie Arnaud
13129 192nd Ave East
Bonney Lake, WA 98391
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3360% interest in Unit 3A 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,158.50, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040674

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Ronald H. Gustafson, deceased, et al.
Defendants. Case No.: 2025-CA-004908-O
Division: 40
Judge John E. Jordan

NOTICE OF SALE AS TO COUNT(S) VIII
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number: 503800-01, VOI Type: Annual, Number of VOI Ownership Points: 81000, in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. (Contract No.: 503800-01PP-503800)
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 August 19, 2026, in Civil Case No. 2025-CA-004908-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
11080-1040582

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Ronald H. Gustafson, deceased, et al.
Defendants. Case No.: 2025-CA-004908-O
Division: 40
Judge John E. Jordan

(Continued on next page)

ORANGE COUNTY

_____/
NOTICE OF SALE AS TO COUNT(S) IX
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number: 503800-02, VOI Type: Annual, Number of VOI Ownership Points: 81000, in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. (Contract No.: 503800-02PP-503800)
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 August 19, 2026, in Civil Case No. 2025-CA-004908-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
11080-1040583

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Ronald H. Gustafson, deceased, et al.
Defendants. Case No.: 2025-CA-004908-O
Division: 40
Judge John E. Jordan

_____/
NOTICE OF SALE AS TO COUNT(S) X
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number: 503800-03, VOI Type: Annual, Number of VOI Ownership Points: 67100, in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. (Contract No.: 503800-03PP-503800)
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 August 19, 2026, in Civil Case No. 2025-CA-004908-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
11080-1040581

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Debra A. Cubbage, et al.
Defendants. Case No.: 2025-CA-006678-O
Division: 40
Judge John E. Jordan

_____/
NOTICE OF SALE AS TO COUNT(S) III
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.5176% interest in Unit 14D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto. (Contract No.: 16046728.0)
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 August 18, 2026, in Civil Case No. 2025-CA-006678-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
11080-1040576

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 Vincent Ronald L. Knoll, deceased, et al.
Defendants. Case No.: 2025-CA-010352-O
Division: 40
Judge John E. Jordan

_____/
NOTICE OF SALE AS TO COUNT(S) II
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.1765% interest in Unit 19 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 3075.0)
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 August 18, 2026, in Civil Case No. 2025-CA-010352-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
11080-1040570

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.
Betty Cox, individually and as Potential Heir to Mary Moss, AKA Mary E. Moss, et al.
Defendants. Case No.: 2025-CA-010526-O
Division: 39
Judge Michael Deen

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 43, in Unit 1789, an Annual Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 1789-43A-819251)
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 August 14, 2026, in Civil Case No. 2025-CA-010526-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
11080-1040408

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 Judy L. Schaffer, deceased, et al.
Defendants. Case No.: 2025-CA-010595-O
Division: 40
Judge John E. Jordan

_____/
NOTICE OF SALE AS TO COUNT(S) VIII
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 16, in Unit 2556, an Even Biennial 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.: 255655-16EP-018726)
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 August 19, 2026, in Civil Case No. 2025-CA-010595-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
11080-1040578

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.
Unknown Successor Trustee of the Elwood H. Tallman trust dated September 17, 1997, et al.
Defendants. Case No.: 2025-CA-011071-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 23, in Unit 2658, 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.: 2658-23AO-019891)
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 August 19, 2026, in Civil Case No. 2025-CA-011071-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
11080-1040573

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

_____/
NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 41, in Unit 2664, an Even Biennial 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.: 2664-41E-046047)
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 August 18, 2026, in Civil Case No. 2025-CA-011320-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
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: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040577

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA.
CASE No. 2026-CA-000871-O
SELECT PORTFOLIO SERVICING, INC., PLAINTIFF,
VS.
ANTHONY L. BERTRAM, JR., ET AL.
DEFENDANT(S).

_____/
NOTICE OF FORECLOSURE SALE
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated August 18, 2026 in the above action, the Orange County Clerk of Court will sell to the highest bidder for cash at Orange, Florida, on October 13, 2026, at 11:00 AM, at www.myorangeclerk.realforeclose.com in accordance with Chapter 45, Florida Statutes for the following described property:
LOT 85, RIDGEMOORE PHASE TWO, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 23, PAGE 26, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.
Tromberg, Miller, Morris & Partners, PLLC
Attorney for Plaintiff
600 West Hillsboro Boulevard
Suite 600
Deerfield Beach, FL 33441
Telephone #: 561-338-4101
Fax #: 561-338-4077
Email: eservice@tmpplic.com
By: Wendy B. Tabb
Wendy B. Tabb, Esq
FBN 175242
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 Florida, at Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, FL 32810, 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.
11080-1040514

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 Chris M. Spilberg, deceased, et al.
Defendants. Case No.: 2026-CA-001964-O
Division: 39
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
11080-1040575

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 Rosemarie M. Kozo, deceased, et al.
Defendants. Case No.: 2026-CA-000219-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE AS TO COUNT(S) V
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.1154% interest in Unit 36 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 19373.0)
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 August 19, 2026, in Civil Case No. 2026-CA-000219-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
11080-1040577

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA.
CASE No. 2026-CA-000871-O
SELECT PORTFOLIO SERVICING, INC., PLAINTIFF,
VS.
ANTHONY L. BERTRAM, JR., ET AL.
DEFENDANT(S).

_____/
NOTICE OF FORECLOSURE SALE
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated August 18, 2026 in the above action, the Orange County Clerk of Court will sell to the highest bidder for cash at Orange, Florida, on October 13, 2026, at 11:00 AM, at www.myorangeclerk.realforeclose.com in accordance with Chapter 45, Florida Statutes for the following described property:
LOT 85, RIDGEMOORE PHASE TWO, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 23, PAGE 26, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.
Tromberg, Miller, Morris & Partners, PLLC
Attorney for Plaintiff
600 West Hillsboro Boulevard
Suite 600
Deerfield Beach, FL 33441
Telephone #: 561-338-4101
Fax #: 561-338-4077
Email: eservice@tmpplic.com
By: Wendy B. Tabb
Wendy B. Tabb, Esq
FBN 175242
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 Florida, at Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, FL 32810, 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.
11080-1040514

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 Chris M. Spilberg, deceased, et al.
Defendants. Case No.: 2026-CA-001964-O
Division: 39
Judge Michael Deen

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.4270% interest in Unit 8A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 13008148.0)
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 August 14, 2026, in Civil Case No. 2026-CA-001964-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
11080-1040409

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.
Justin Page Buck, et al.
Defendants. Case No.: 2026-CA-002876-O
Division: 39
Judge Michael Deen

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 326099-01, an Annual Type, Number of VOI Ownership Points 20700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-326099)
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 August 14, 2026, in Civil Case No. 2026-CA-002876-O, pending in the Circuit Court in Orange County, Florida.
Ella Roberts (FLBN: 75943)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
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: EKRoberts@mdklegal.com
Attorney for Plaintiff
11080-1040572

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.
Marvin Ray Pender, Jr., et al.
Defendants. Case No.: 2026-CA-003403-O
Division: 39
Judge Michael Deen

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 315868-01, an Annual Type, Number of VOI Ownership Points 38000 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.: 42-01-315868)
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 August 14, 2026, in Civil Case No. 2026-CA-003403-O, pending in the Circuit Court in Orange County, Florida.
Ella Roberts (FLBN: 75943)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
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: EKRoberts@mdklegal.com

(Continued on next page)

ORANGE COUNTY

Attorney for Plaintiff
11080-1040579

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.
Daniel E. Waples, et al.
Defendants. Case No.: 2026-CA-003841-O
Division: 39
Judge Michael Deen

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 315181-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-315181)
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 August 14, 2026, in Civil Case No. 2026-CA-003841-O, pending in the Circuit Court in Orange County, Florida.
Ella Roberts (FLBN: 75943)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
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: EKRoberts@mdklegal.com
Attorney for Plaintiff
11080-1040580

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Collection, LLC, a Florida Limited Liability Company
Plaintiff,
vs.
Tiara Bionka Dancy, et al.
Defendants. Case No.: 2026-CA-006283-O
Division: 40
Judge John E. Jordan

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) VIII, IX AGAINST DEFENDANT LORRAINE SUE MILLER
To:
LORRAINE SUE MILLER
740 WESTVIEW DR
APT 45
OSSIAN, IN 46777-9088
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) LORRAINE SUE MILLER, 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: 520156-01, VOI Type: Annual, Number of VOI Ownership Points: 44000, in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.
Contract No.: 37-01-520156
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 12th day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Lauren Scheidt
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1040369

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
HPC Developer, LLC, a Delaware limited liability company
Plaintiff,
vs.
Nora Lisa Silva, et al.
Defendants. Case No.: 2026-CA-006995-O
Division: 35
Judge Margaret H. Schreiber

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT NORA LISA SILVA AND FABIAN SILVA
To:
NORA LISA SILVA
16911 LAKE WILLOWBY LN
HOUSTON, TX 77044
UNITED STATES OF AMERICA
FABIAN SILVA
16911 LAKE WILLOWBY LN
HOUSTON, TX 77044
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) NORA LISA SILVA AND FABIAN SILVA, 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 50-5997, an Annual Type, Number of VOI Ownership Points 1000 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.
Contract No.: 0500005997
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, 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 31st day of July, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Nancy Garcia
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1040368

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.
Francis W. Serad Jr. , et al.
Defendants. Case No.: 2026-CA-008214-O
Division: 34
Judge Tanya Davis Wilson

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) II AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ISAIAH POYNER JR., AKA ISAIAH POYNER, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ISAIAH POYNER JR., AKA ISAIAH POYNER, DECEASED
63 WELLESLEY ST
MAPLEWOOD, NJ 07040-3247
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ISAIAH POYNER JR., AKA ISAIAH POYNER, 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 236729-01, an Annual Type, Number of VOI Ownership Points 95700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 42-01-236729
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 13th day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/Takiana Didier
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1040367

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 1, 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: Gidgette C. Dupuis, 2276 ALFRED RD, LYMAN, ME 04002 and Thomas A. Dupuis, 16 EDEN LN, Old Orchard Beach, ME 04064-1810; VOI: 261690-01; TYPE: Annual; POINTS: 25800; DATE REC.: February 19, 2026; DOC NO.: 20260098868; TOTAL: $1,360.46; PER DIEM: $0.28 File Numbers: 26-007359
MDK-118881

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-009212
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MEGAN MASON
Obligor(s)

_____/
TRUSTEE'S NOTICE OF SALE
TO: Megan Mason, 619 Willow Cir, Springtown, TX 76082-5329
Disney's Riviera Resort Condominium Association Inc., c/o DVC Member Accounting, 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.3396% interest in Unit 17C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 27, 2024 as Document No. 20240680302 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $36,895.96, together with interest accruing on the principal amount due at a per diem of $18.20, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $43,435.16.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $43,435.16. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040362

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-010432
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRYAN OCON
Obligor(s)

_____/
TRUSTEE'S NOTICE OF SALE
TO: Bryan Ocon, 9410 SW 171 CT, Miami, FL 33196
Disney's Polynesian Villas Bungalows Condominium Association Inc., c/o DVC Member Accounting, 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale:
An undivided 0.2788% interest in Unit 16 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded April 13, 2016 as Document No. 20160184486 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $1,568.52, together with interest accruing on the principal amount due at a per diem of $0.49, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $2,494.28.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,494.28. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040364

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-010433
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRYAN OCON
Obligor(s)

_____/
TRUSTEE'S NOTICE OF SALE
TO: Bryan Ocon, 9410 SW 171 CT, Miami, FL 33196
Copper Creek Villas Cabins at Disney's Wilderness Lodge Condominium Association Inc., c/o DVC Member Accounting, 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:
An undivided 0.1417% interest in Unit 6C of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded October 12, 2018 as Document No. 20180604335 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $4,407.94, together with interest accruing on the principal amount due at a per diem of $1.39, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $5,549.61.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $5,549.61. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040332

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-010443
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JAMES L. CULLOTTA, JESSICA L. CULLOTTA
Obligor(s)

_____/
TRUSTEE'S NOTICE OF SALE
TO: James L. Cullotta, 6137 SKYLARKCREST DR, Lithia, FL 33547-1785
Jessica L. Cullotta, 5610 Hawklake Rd, Lithia, FL 33547-5801
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort will be offered for sale:
An undivided 0.0384% interest in Unit 53 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded February 16, 2021 as Document No. 20210091696 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $5,332.71, together with interest accruing on the principal amount due at a per diem of $1.61, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $6,769.69.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $6,769.69. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040350

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-010446
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RHONDA CHRISTINE FOGERTY
Obligor(s)

_____/
TRUSTEE'S NOTICE OF SALE
TO: Rhonda Christine Fogerty, 1867 Spring Pond Pt, L-201, Winter Springs, FL 32708-3033
Disney's Riviera Resort Condominium Association Inc., c/o DVC Member Accounting, 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.2218% interest in Unit 5B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded August 6, 2021 as Document No. 20210479821 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $19,852.27, together with interest accruing on the principal amount due at a per diem of $8.16, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $23,025.90.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $23,025.90. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder

(Continued on next page)

ORANGE COUNTY

may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040356

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-010447
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JILLIANN CURRIE, JAMES CURRIE
Obligor(s)

_____/

TRUSTEE'S NOTICE OF SALE
TO: Jilliann Currie, 150 Crescent Ave, Cranston, RI 02910-2425
James Currie, 150 Crescent Ave, Cranston, RI 02910-2425
Disney's Riviera Resort Condominium Association Inc., 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.2218% interest in Unit 11C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 14, 2023 as Document No. 20230393465 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $23,204.86, together with interest accruing on the principal amount due at a per diem of $7.63, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $26,344.69.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $26,344.69. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040353

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: Charlene Frances Groves, PO BOX 4409, Live Oak, FL 32064-1508 and Judith Lynn Jackson, PO BOX 4796, Live Oak, FL 32064-1508; VOI: 238749-01, 238749-02; TYPE: Annual, Annual; POINTS: 50000, 49000; TOTAL: $9,797.15; PER DIEM: $2.63; NOTICE DATE: August 18, 2026 OBLIGOR: Jayme-Anna Woodard, 2200 OLD QUACCO RD, Pooler, GA 31322-0558; VOI: 241202-01; TYPE: Annual; POINTS: 125000; TOTAL: $11,960.80; PER DIEM: $3.28; NOTICE DATE: August 18, 2026 OBLIGOR: Pedro Diaz Rodriguez, ATUN ST 1536 BAHIA VISTAMAR, Carolina, PR 00983; VOI: 242474-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: $4,638.73; PER DIEM: $1.49; NOTICE DATE: August 18, 2026 OBLIGOR: Thelma Miriam Cacacho De Garcia, 11 AVENIDA 9-69 ZONA 1, Guatemala 01001 Guatemala and Edgar Raul Garcia Cacacho, 25 AVENIDA 1-51 ZONA 15 APTO 7A, VISTA HERMOSA 2 EDIFICIO APICE 2, Guatemala 01001 Guatemala; VOI: 325965-01; TYPE: Annual; POINTS: 51000; TOTAL: $18,459.77; PER DIEM: $5.73; NOTICE DATE: August 18, 2026 File Numbers: 26-014136, 26-014138, 26-014139, 26-014090
MDK-118872

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 1, 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 make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of $(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: 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; DATE REC.: April 2, 2024; DOC NO.: 20240189493; TOTAL: $35,258.50; PER DIEM: $10.97 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; DATE REC.: January 14, 2025; DOC NO.: 20250024723 ; TOTAL: $38,034.87; PER DIEM: $13.60 OBLIGOR: Gaston Bellefleur, 12 RUE TSHAKAPESH, La Romaine G0G1M0 Canada; VOI: 326543-01; TYPE: Annual; POINTS: 20700; DATE REC.: February 17, 2025; DOC NO.: 20250093585; TOTAL: $11,941.09; PER DIEM: $3.77 OBLIGOR: Roberta Carvalho Costa Araujo, AVENIDA SANTO ANTONIO 1261 APTO 271, Osasco 06086-075 Brazil and Hugo Leonardo Kerdole Araujo, AVENIDA SANTO ANTONIO 1261 APTO 271, Osasco 06086-075 Brazil; VOI: 332286-01; TYPE: Annual; POINTS: 20700; DATE REC.: August 29, 2025; DOC NO.: 20250507016; TOTAL: $12,197.61; PER DIEM: $4.16 OBLIGOR: Monica Macedo De Oliveira, RUA GENTIOS N274 APTO 801 CORACAO DE JESUS, Belo Horizinte 30380-490 Brazil; VOI: 333845-01; TYPE: Annual; POINTS: 30000; DATE REC.: November 14, 2025; DOC NO.: 20250659745; TOTAL: $14,084.98; PER DIEM: $4.93 File Numbers: 26-014049, 26-014084, 26-014093, 26-014242, 26-014097
MDK-118899

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of $(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: 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; DATE REC.: August 17, 2018; DOC NO.: 20180490181; TOTAL: $13,573.76; PER DIEM: $4.43 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; DATE REC.: November 29, 2018; DOC NO.: 20180688742; TOTAL: $4,990.90; PER DIEM: $1.34 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; DATE REC.: December 21, 2018; DOC NO.: 20180741103; TOTAL: $6,346.56; PER DIEM: $1.77 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; DATE REC.: October 6, 2025; DOC NO.: 20250578359; TOTAL: $18,435.33; PER DIEM: $6.47 File Numbers: 26-014142, 26-014145, 26-014147, 26-014239
MDK-118894

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 1, 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 make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of $(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: 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; DATE REC.: May 18, 2016; DOC NO.: 20160254669; TOTAL: $2,388.32; PER DIEM: $0.64 OBLIGOR: Alex Rosas Mesquita, PRAIA DO FLAMENGO 344 601, Rio De Janeiro 22210-065 Brazil; VOI: 327068-01; TYPE: Annual; POINTS: 56300; DATE REC.: February 27, 2025; DOC NO.: 20250117652; TOTAL: $14,310.53; PER DIEM: $2.18 OBLIGOR: Aldrin Sander Gomes, R.Santa Lucia #281 Apt 1001, Joao Monlevade 035930117 Brazil; VOI: 327088-01; TYPE: Annual; POINTS: 51700; DATE REC.: April 21, 2025; DOC NO.: 20250230366; TOTAL: $22,095.73; PER DIEM: $7.83 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; DATE REC.: August 28, 2025; DOC NO.: 20250502362; TOTAL: $19,278.37; PER DIEM: $6.01 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; DATE REC.: November 3, 2025; DOC NO.: 20250636323; TOTAL: $26,301.93; PER DIEM: $9.07 File Numbers: 26-014133, 26-014208, 26-014210, 26-014235, 26-014103
MDK-118901

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 24, 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 make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of $(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Cameron Joseph Durr, C/O STONEGATE LAW, PO BOX 456, Green, OH 44232 and Kelsey Nichelle Durr, C/O STONEGATE LAW, PO BOX 456, Green, OH 44232; VOI: 328131-01; TYPE: Annual; POINTS: 45000; DATE REC.: May 23, 2025; DOC NO.: 20250302237; TOTAL: $22,838.33; PER DIEM: $7.59 File Numbers: 26-014215
MDK-118890

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014551
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DANIELLE LAUREN DORSEY; MAXWELL TYLER DORSEY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Danielle Lauren Dorsey
556 LINCOLN AVE
Northampton, PA 18067-1826
Maxwell Tyler Dorsey
556 LINCOLN AVE
Northampton, PA 18067-1826
Disney's Riviera Resort Condominium Association Inc.
c/o DVC Member Accounting
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 0.1897% interest in Unit 1M 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 $13,164.38, plus interest (calculated by multiplying $3.23 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040245

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014552
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAVID JEFFERY GEORGE
Obligor(s)

_____/

TRUSTEE'S NOTICE OF SALE
TO: David Jeffery George, 918 ASHBOURNE AVE, Lindenwold, NJ 08021-1412
Disney's Riviera Resort Condominium Association Inc., 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.2958% interest in Unit 4B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded January 28, 2020 as Document No. 20200057660 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $21,736.03, together with interest accruing on the principal amount due at a per diem of $10.72, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $25,582.59.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $25,582.59. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040360

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014554
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOHN ENRIQUEZ
Obligor(s)

_____/

TRUSTEE'S NOTICE OF SALE
TO: John Enriquez, 3406 Via Lido, Unit 1a-247, Newport Beach, CA 92663-3961
The Villas at Disney's Grand Floridian Resort Condominium Association Inc., c/o DVC Member Accounting, 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:
An undivided 0.0197% 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 13, 2022 as Document No. 20220367175 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $26,764.43, together with interest accruing on the principal amount

(Continued on next page)

ORANGE COUNTY

due at a per diem of $12.83, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $31,222.18.
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 $31,222.18. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040355

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014570
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHARLES LANIER HALCOME, REBEKAH BANKSTON CHASE
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Charles Lanier Halcome, 250 OAKDALE LOOP, Houma, LA 70360-5929
Rebekah Bankston Chase, 250 OAKDALE LOOP, Houma, LA 70360-5929
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:
An undivided 0.7085% interest in Unit 17E of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded January 4, 2019 as Document No. 20190008445 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $30,571.35, together with interest accruing on the principal amount due at a per diem of $15.08, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $35,371.98.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $35,371.98. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040331

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014571
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SADIE GARONE, JASON GARONE
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Sadie Garone, 14 HEWITT RD, Rockville Centre, NY 11570-1630
Jason Garone, 100 Daly Blvd, Apt 202, Ocean Side, NY 11572
Copper Creek Villas Cabins at Disney's Wilderness Lodge Condominium Association Inc., 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:
An undivided 0.4723% interest in Unit 17C of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded January 9, 2019 as Document No. 20190020038 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $10,269.10, together with interest accruing on the principal amount due at a per diem of $3.38, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $12,035.30.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $12,035.30. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040357

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014573
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JEFFREY AARON VAZQUEZ
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Jeffrey Aaron Vazquez, 14462 SERENADE DR, Eastvale, CA 92880-1072
Copper Creek Villas Cabins at Disney's Wilderness Lodge Condominium Association Inc., 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:
An undivided 0.2233% interest in Unit 20E of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded April 8, 2019 as Document No. 20190213391 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $7,967.41, together with interest accruing on the principal amount due at a per diem of $3.17, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $9,613.43.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $9,613.43. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040334

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014582
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NICOLE E. HENSLEY, PHILIP G. HENSLEY
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Nicole E. Hensley, 165 Alpine St, Conyers, GA 30013
Philip G. Hensley, 128 Whimsical Ct, Locust Grove, GA 30248-3690
Disney's Riviera Resort Condominium Association Inc., 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.4436% interest in Unit 12D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded December 11, 2023 as Document No. 20230712040 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $31,633.54, together with interest accruing on the principal amount due at a per diem of $12.57, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $36,003.36.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $36,003.36. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040361

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014585
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JODI RANDALL
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Jodi Randall, 7131 Clover Ln, Upper Darby, PA 19082-5312
Disney's Riviera Resort Condominium Association Inc., 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.3105% interest in Unit 15A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 4, 2024 as Document No. 20240514203 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $29,825.50, together with interest accruing on the principal amount due at a per diem of $14.71, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $40,595.03.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $40,595.03. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040333

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014587
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ASHLEY D. SPENCER
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Ashley D. Spencer, 22042 RUSTIC CANYON LN, Richmond, TX 77469-6294
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:
An undivided 0.0940% interest in Unit 1H of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded April 7, 2025 as Document No. 20250204320 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $12,061.10, together with interest accruing on the principal amount due at a per diem of $3.63, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $13,697.91.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $13,697.91. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040366

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014588
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PATRICK J. GATORIAN
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Patrick J. Gatorian, 5304 Shirley Dr, Upper Marlboro, MD 20772-2752
Disney's Riviera Resort Condominium Association Inc., Attn: DVC Member Accounting, 215 Celebration Place Celebration, Ste. 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.3282% interest in Unit 16D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded April 23, 2025 as Document No. 20250238248 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $26,481.97, together with interest accruing on the principal amount due at a per diem of $7.61, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $29,422.52.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $29,422.52. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040358

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014589
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LARISSA V. PERDOMO
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Larissa V. Perdomo, 8406 Lighthouse Dr, Rowlett, TX 75089-4815
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale:
An undivided 0.0938% interest in Unit 88C of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded May 8, 2025 as Document No. 20250270792 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $30,763.38, together with interest accruing on the principal amount due at a per diem of $9.27, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $33,630.01.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $33,630.01. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040365

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014590
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MATHEW DIERKES
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Mathew Dierkes, 1201 Dennis Rd, Southampton, PA 18966-3533
Disney's Riviera Resort Condominium Association Inc., 215 Celebration Place, Suite 300, Celebration, FL 34747
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.4436% interest in Unit 14D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 16, 2025 as Document No. 20250412048 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $49,107.74, together with interest accruing on the principal amount due at a per diem of $20.18, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $55,498.64.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $55,498.64. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040329

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-014591
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KENNETH MITCHELL II
Obligor(s)

TRUSTEE'S NOTICE OF SALE
TO: Kenneth Mitchell II, 3755 Wilmar Dr, Cincinnati, OH 45211-4622
Notice is hereby given that on September 24, 2026 at 10:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:
An undivided 0.2958% interest in Unit 17D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded August 11, 2025 as Document No. 20250463775 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $36,691.75, together with interest accruing on the principal amount due at a per diem of $15.08, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $41,527.33.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $41,527.33. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1040363

(Continued on next page)

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 24, 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 Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Sascha C. Morton, PO BOX 470553, Celebration, FL 34747; VOI: 503731-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,061.46; PER DIEM: $0.58 OBLIGOR: Robert Alexander Flores, 715 ASTER TRL, San Antonio, TX 78256-1645 and Cynthia Torres Flores, 715 ASTER TRL, San Antonio, TX 78256-1645; VOI: 507145-01; TYPE: Annual; POINTS: 95700; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,662.02; PER DIEM: $1.27 OBLIGOR: Rolando Jose Gonzalez, 22964 W PAPAGO ST, Buckeye, AZ 85326-8762 and Amalia Irene Gonzalez, 22964 W PAPAGO ST, Buckeye, AZ 85326-8762; VOI: 507268-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,207.42; PER DIEM: $1.08 OBLIGOR: Henry John Tepaske, 4975 PUGET SOUND LN, Oak Harbor, WA 98277-9766 and Karen Robbins Tepaske, 4975 PUGET SOUND LN, Oak Harbor, WA 98277-9766; VOI: 509669-01; TYPE: Even Biennial; POINTS: 44000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $1,380.73; PER DIEM: $0.29 OBLIGOR: Benjamin Barrett Bauer, 7767 MONEY RD, Napa, CA 94558-5828 and Mandy Rachel Bauer, PO BOX 5672, Atlanta, GA 31107-0672; VOI: 515191-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,207.42; PER DIEM: $1.08 File Numbers: 26-015577, 26-015601, 26-015603, 26-015612, 26-015504
MDK-118875

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 24, 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 Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: 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; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,442.80; PER DIEM: $0.75 OBLIGOR: Daniel L. Wulff, 2024 LONGSPUR DR, Argyle, TX 76226; VOI: 517668-01; TYPE: Odd Biennial; POINTS: 44000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $1,380.73; PER DIEM: $0.29 OBLIGOR: John James Anderson, 3212 GRIZZLY PEAK DRIVE, Broomfield, CO 80023 and Jill B. Anderson, 3212 GRIZZLY PEAK DR, Broomfield, CO 80023; VOI: 517892-01; TYPE: Annual; POINTS: 130000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $4,724.01; PER DIEM: $1.73 OBLIGOR: Susan Marsh, 98 S 6TH ST APT 15, Nevada, IA 50201; VOI: 518742-02; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,207.42; PER DIEM: $1.08 OBLIGOR: Darren S. Lane, 12218 W CREOSOTE DR, Peoria, AZ 85383 and Lori Lane, 12218 W Creosote Dr, Peoria, AZ 85383; VOI: 525197-01; TYPE: Annual; POINTS: 83000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,268.76; PER DIEM: $1.10 File Numbers: 26-015508, 26-015514, 26-015516, 26-015520, 26-015534
MDK-118891

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 1, 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 Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: 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; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,214.98; PER DIEM: $1.08 OBLIGOR: Joseph D. Kasile Trustee of the Kasile Family Revocable Trust Dated November 2, 1998 and restated May 13, 2015, 36998 S RIDGEVIEW BLVD, Tucson, AZ 85739-1218; VOI: 506504-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $1,363.97; PER DIEM: $0.41 OBLIGOR: Timothy Nelson Marks, 165 BIRNAMWOOD DR, Burnsville, MN 55337-2976; VOI: 509913-01; TYPE: Annual; POINTS: 148100; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $5,298.02; PER DIEM: $1.97 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; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $1,879.24; PER DIEM: $0.50 OBLIGOR: Susan Allen Carpenter, 1508 GARDEN VALLEY DR, Wildwood, MO 63038 and Jeffrey Newton Moore, 1508 GARDEN VALLEY DR, Wildwood, MO 63038-1488; VOI: 522529-01; TYPE: Annual; POINTS: 67100; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,782.96; PER DIEM: $0.89 File Numbers: 26-015592, 26-015593, 26-015613, 26-015523, 26-015528
MDK-118885

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 24, 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 Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Laurie Ann Nau, 4671 MAJORCA WAY, Oceanside, CA 92056-5113 and Gary Allen Nau, 4671 MAJORCA WAY, Oceanside, CA 92056; VOI: 507640-01; TYPE: Annual; POINTS: 95700; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,662.02; PER DIEM: $1.27 OBLIGOR: Steven Vincent Gomez, PO BOX 5950, Eagle, CO 81631-5950 and Amy Leigh Gomez, PO BOX 5950, Eagle, CO 81631-5950; VOI: 509602-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,207.42; PER DIEM: $1.08 OBLIGOR: Ankur Navadia, 2413 CHOCTAW PL, Leander, TX 78641-4483 and Priya Navadia, 2413 CHOCTAW PL, Leander, TX 78641-4483; VOI: 515082-01; TYPE: Odd Biennial; POINTS: 148100; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,991.63; PER DIEM: $0.98 OBLIGOR: Debra Leigh Rawleigh, 177 GARDINER AVE, East Hampton, NY 11937-1564 and Howard D. Rawleigh, 177 GARDINER AVE, East Hampton, NY 11937-1564; VOI: 518134-01; TYPE: Annual; POINTS: 67100; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,776.73; PER DIEM: $0.89 OBLIGOR: Sascha C. Morton, PO BOX 470553, Celebration, FL 34747; VOI: 522005-01; TYPE: Annual; POINTS: 50000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,247.26; PER DIEM: $0.66 File Numbers: 26-015604, 26-015611, 26-015503, 26-015519, 26-015524
MDK-118893

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 24, 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 Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Albert Yuen, 1624 KENNEWICK CT SE, Renton, WA 98055-3739; VOI: 518002-01; TYPE: Annual; POINTS: 95700; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,662.02; PER DIEM: $1.27 OBLIGOR: Albert Yuen, 1624 KENNEWICK CT SE, Renton, WA 98055-3739; VOI: 518002-02; TYPE: Annual; POINTS: 95700; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,662.02; PER DIEM: $1.27 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; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $5,714.03; PER DIEM: $2.15 OBLIGOR: Ivonne Dina Quicana, 1657 N GIBBS ST, Pomona, CA 91767-3107 and Francisco Toro, 1657 N GIBBS ST, Pomona, CA 91767-3107; VOI: 522305-01; TYPE: Annual; POINTS: 95700; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,662.02; PER DIEM: $1.27 OBLIGOR: Patrick Dennis U David, 4740 CARTWRIGHT AVE, Toluca Lake, CA 91602-1455 and Cristina Victoria David, 4740 CARTWRIGHT AVE, Toluca Lake, CA 91602-1455; VOI: 522577-01; TYPE: Even Biennial; POINTS: 148100; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,991.63; PER DIEM: $0.98 File Numbers: 26-015517, 26-015518, 26-015521, 26-015527, 26-015529
MDK-118892

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 1, 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 Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit 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,

(Continued on next page)

including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Kenneth Neal Mann, 1707 SONORA ST, The Villages, FL 32159-9240; VOI: 501163-01; TYPE: Annual; POINTS: 37000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $1,695.07; PER DIEM: $0.49 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; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $1,380.73; PER DIEM: $0.29 OBLIGOR: Kenton Scott Van Harten, 1900 CENTRAL AVE SOUTH WEST 204, Alburquerque, NM 87104; VOI: 512143-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,061.46; PER DIEM: $0.58 OBLIGOR: Darren S. Lane, 12218 W CREOSOTE DR, Peoria, AZ 85383 and Lori Lane, 12218 W Creosote Dr, Peoria, AZ 85383; VOI: 525197-02; TYPE: Annual; POINTS: 84000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,300.32; PER DIEM: $1.12 File Numbers: 26-015560, 26-015547, 26-015551, 26-015535
MDK-118880

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 24, 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 Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Joel William Parr, 14062 PIONEER WAY SE, Olalla, WA 98359-9525 and Kathi Annette Parr, 14062 PIONEER WAY SE, Olalla, WA 98359-9525; VOI: 503512-01; TYPE: Annual; POINTS: 57000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,464.54; PER DIEM: $0.76 OBLIGOR: Renee Nicole Mostyn, 4102 RIVERTOWNE DRIVE, Plainfield, IL 60587; VOI: 511025-01; TYPE: Annual; POINTS: 135000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $4,931.99; PER DIEM: $1.79 OBLIGOR: Michael D. Moyer, 564 Cibola Way, Sierra Vista, AZ 85635-2142 and Darla Ann Moyer, 564 Cibola Way, Sierra Vista, AZ 85635-2142; VOI: 512412-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,207.42; PER DIEM: $1.08 OBLIGOR: Sandra Robin Laroza, 7229 E RAINTREE LN, Port Orchard, WA 98366-8426; VOI: 514780-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $5,417.91; PER DIEM: $1.72 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; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $1,380.73; PER DIEM: $0.29 File Numbers: 26-015576, 26-015548, 26-015553, 26-015501, 26-015502
MDK-118873

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MDK-118878

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MDK-118896

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MDK-118887

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 24, 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 Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Gregory Leder, 525 DELAWARE AVE, Delanco, NJ 08075; VOI: 504204-01; TYPE: Annual; POINTS: 67100; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,776.73; PER DIEM: $0.89 OBLIGOR: Mark A. Unverzagt, 4989 S VALDAI WAY, Aurora, CO 80015-6792 and Marcus Brewster, 16019 HAMILTON WAY, Broomfield, CO 80023-8490; VOI: 508256-01; TYPE: Annual; POINTS: 148100; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $5,284.23; PER DIEM: $1.97 OBLIGOR: Jennifer Anne Stolo, 109 LIPHAN CT, Roseville, CA 95747-8857; VOI: 509160-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,207.42; PER DIEM: $1.08 OBLIGOR: Loren Randolf Hennick, 25295 MORSE CT, Hayward, CA 94542; VOI: 526761-01; TYPE: Even Biennial; POINTS: 110000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,402.31; PER DIEM: $0.73 OBLIGOR: Jimmy Ysais Perez, 6243 East 6th St, Long Beach, CA 90803 and Mary Estelle Donovan, 6243 EAST 6TH ST, Long Beach, CA 90803; VOI: 528585-01; TYPE: Annual; POINTS: 56300; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,442.80; PER DIEM: $0.75 File Numbers: 26-015579, 26-015607, 26-015609, 26-015538, 26-015546
MDK-118874

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MDK-118884

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(Continued on next page)

ORANGE COUNTY

as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Victoria Leonardo Nepomuceno, 12401 TUFF TRL, Denton, TX 76207; VOI: 500278-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,214.98; PER DIEM: $1.08 OBLIGOR: Manuel Antonio Sayago, 157 THE MASTERS CIR, Costa Mesa, CA 92627-4640; VOI: 502152-01; TYPE: Annual; POINTS: 95700; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,670.91; PER DIEM: $1.27 OBLIGOR: Karen Jessica Garcia, 4016 GRESHAM ST, San Diego, CA 92109-5820; VOI: 502769-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,065.52; PER DIEM: $0.58 OBLIGOR: John Grant Wicklund, 6170 VIRGIL ST, Arvada, CO 80403-7468; VOI: 505980-01; TYPE: Even Biennial; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $1,957.53; PER DIEM: $0.54 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; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,804.64; PER DIEM: $1.33 File Numbers: 26-015558, 26-015565, 26-015571, 26-015587, 26-015525
MDK-118886

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MDK-118900

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MDK-118897

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MDK-118895

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016427
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHON L. TERRELL; VINCENT J. TERRELL
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michon L. Terrell
207 Wyman St
Scotia, NY 12302-2112
Vincent J. Terrell
207 WYMAN ST
Scotia, NY 12302-2112
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 0.2834% interest in Unit 17E 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 $10,105.71, plus interest (calculated by multiplying $2.61 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040254

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016430
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NAYADA C. HOYT; TRAVIS EUGENE HOYT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nayada C. Hoyt
1050 IVEY CT
Fort Mill, SC 29707-0031
Travis Eugene Hoyt
5133 LONGBROOKE CT
Indian Land, SC 29707-8738
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 0.4133% interest in Unit 17C 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 $13,394.89, plus interest (calculated by multiplying $3.50 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040253

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016432
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PATRICK WAYNE COKER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Patrick Wayne Coker
1039 E DIANE TER
Mustang, OK 73064-4803
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 0.4147% interest in Unit 3B 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 $9,640.69, plus interest (calculated by multiplying $2.85 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040256

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016438
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KATHRYN A. GLAZNER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kathryn A. Glazner
155 PHILIP LEE DRIVE
Winnipeg, Manitoba R3W0J1
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.4147% interest in Unit 3B 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

(Continued on next page)

ORANGE COUNTY

Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $13,926.62, plus interest (calculated by multiplying $5.27 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040268

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016439
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOIE G. DEVONEY
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joie G. Devoney
358 Grove St
Crystal Lake, IL 60014-5942
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1479% interest in Unit 1H 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 $10,541.92, plus interest (calculated by multiplying $2.82 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040286

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016443
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HEIDE M. MORRISON
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Heide M. Morrison
313 NW Brook Loop
Lake City, FL 32055-5096
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 0.7147% interest in Unit 21A 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 $24,036.72, plus interest (calculated by multiplying $7.69 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040267

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016446
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MIRA KIM; YEJIN OH; KYEONGHWAN OH
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mira Kim
24 Boram.the Haim 103-304
Seo-gu, Busan 49459
Korea, Republic of
Yejin Oh
24, Daeyeong-ro
103-304
Seo Daesindong
Seo-gu, Busan 49228
Korea, Republic of
Kyeonghwan Oh
26 SEOPORO 30 BEONGIL
EPYEONHAN SESANG APT 105-1904
GUPYEONG-DONG
Saha-gu, Busan 49459
Korea, Republic of
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 0.5836% interest in Unit 19C 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 $15,349.52, plus interest (calculated by multiplying $3.46 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040265

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016448
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KATHRYN ANN BARTNICK-HALL; SHANNON MARIE BARTNICK-HALL
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kathryn Ann Bartnick-Hall
32 WINDING BROOK DR
Fairport, NY 14450-2641
Shannon Marie Bartnick-Hall
32 WINDING BROOK DR
Fairport, NY 14450-2641
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 0.1544% interest in Unit 12 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 $8,211.48, plus interest (calculated by multiplying $1.79 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040196

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016453
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JUAN CARLOS ROJAS CABALLERO; ALEXANDRA TERESA COSIO ROJAS
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Juan Carlos Rojas Caballero
CAMINO NACIONAL 11 SAN SEBASTI
Oaxaca De Juarez, Oax 68146
Mexico
Alexandra Teresa Cosio Rojas
Camino Nacional 11 San Sebasti
Oaxaca De Juarez, Oax 68146
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.8237% interest in Unit 9 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 $25,634.58, plus interest (calculated by multiplying $5.75 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040258

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 2009029.3
FILE NO.: 26-016451
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LAUREN A. HUNTER
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Lauren A. Hunter
39 SOUTH ST
Avon, MA 02322-1728
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 0.2125% interest in Unit 8D 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 $7,894.76, plus interest (calculated by multiplying $2.95 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040263

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 18000706.0
FILE NO.: 26-016455
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RIVKAH-LOUISE CYNTHIA BROWN
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Rivkah-Louise Cynthia Brown
1 Niela Crescent
Myrtleford, Vic 3737
Australia
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at The Cabins at Disney's Fort Wilderness Resort described as:
VOI Number: 118000706000 assigned to The Cabins at Disney's Fort Wilderness Resort Use Plan ("Assigned Trust Use Plan"), according and subject to the Palmetto Trust Agreement, a memorandum of which is recorded as Document Number 20240005326 in the public Records of Orange County, Florida, and all amendments and supplements thereto ("Trust Agreement"), and according to and subject to the Trust Documents, as defined in the Trust Agreement, and all amendments and supplements thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $33,941.09, plus interest (calculated by multiplying $10.11 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040199

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016456
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TIMOTHY LEE BIXLER; BRIDGET MARIE BIXLER
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Timothy Lee Bixler
1497 Cannon Hill Rd
Hedgesville, WV 25427-5787
Bridget Marie Bixler
1497 Cannon Hill Rd
Hedgesville, WV 25427-5787
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.0938% interest in Unit 88C of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $26,060.60, plus interest (calculated by multiplying $9.58 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040243

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016457
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BETTY YUDI VIGOREAUX
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Betty Yudi Vigoreaux
17 Orchid Ct
Kissimmee, FL 34759-5595
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 0.3282% interest in Unit 16D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $34,808.78, plus interest (calculated by multiplying $14.19 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040231

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016465
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PAYTON ELIZABETHBARLOW BALLARD; LAURA E. BARLOW
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Payton ElizabethBarlow Ballard
3936 Vt Route 153
West Pawlet, VT 05775-9724
Laura E. Barlow
133 Dekalb Rd
Granville, NY 12832-5503
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2194% interest in Unit 89A of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $87,022.73, plus interest (calculated by multiplying $32.42 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040244

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016477
PALM FINANCIAL SERVICES, LLC,

(Continued on next page)

ORANGE COUNTY

Lienholder,
vs.
ANITA M. KRESSEL; THOMAS R. KRESSEL
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Anita M. Kressel
14520 VINDEL CIR
Fort Myers, FL 33905-5675
Thomas R. Kressel
202 ARTHUR AVE
Lehigh Acres, FL 33936-7408
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 0.1901% interest in Unit 79 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,224.58, plus interest (calculated by multiplying $1.31 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040206

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016483
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
YUYA MATSUSHITA; KIE KORENORI
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Yuya Matsushita
3-4-2-1301 SHIBAURA
Minato-ku, Tokyo 1080023
Japan
Kie Korenori
3-4-2 Granrpark hights #1301
Shibaura
Minato-ku, Tokyo 1080023
Japan
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 0.1690% interest in Unit 38 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 $2,863.56, plus interest (calculated by multiplying $0.36 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040191

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016486
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARTIN ANDREW FLORES
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Martin Andrew Flores
500 Alamo Ct
Mc Gregor, TX 76657-1241
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2535% interest in Unit 56 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 $4,334.07, plus interest (calculated by multiplying $1.26 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040228

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016490
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSHUA K. CORNETT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joshua K. Cornett
54 Thompson Poynter Rd
London, KY 40741-7238
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 0.5057% interest in Unit 17F 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 $52,152.16, plus interest (calculated by multiplying $22.00 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040215

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016491
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LINDSEY PAIGE MELTON; PATRICK MICHAEL MELTON
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Lindsey Paige Melton
620 Southwind Cr
North Palm Beach, FL 33408
Patrick Michael Melton
117 Locust Hl
Frankfort, KY 40601
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2958% interest in Unit 12B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $35,381.89, plus interest (calculated by multiplying $10.23 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040237

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016494
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TYLER MURRAY; MELISSA MURRAY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tyler Murray
271 Linden Ave
Burlington, Ontario L7L 2P4
Canada
Melissa Murray
271 Linden Ave
Burlington, Ontario L7L 2P4
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.5176% interest in Unit 14D 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 $64,975.09, plus interest (calculated by multiplying $22.42 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040230

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016495
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KATELYN AUTREY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Katelyn Autrey
243 County Road 100
Deatsville, AL 36022-2703
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 0.2137% interest in Unit 88B 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 $30,095.90, plus interest (calculated by multiplying $8.97 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040213

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016498
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KIRI PORTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kiri Porter
121 Belview Ave
Hagerstown, MD 21742-3236
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 0.1282% interest in Unit 88B 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 $32,362.51, plus interest (calculated by multiplying $13.87 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040216

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016496
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JASON ALLEN BONSKY; AMBER BRITTAINIA SWICK
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jason Allen Bonsky
1128 S State Ave
Freeport, IL 61032-5751
Amber Brittainia Swick
1128 S State Ave
Freeport, IL 61032-5751
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2225% interest in Unit 16A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $30,095.90, plus interest (calculated by multiplying $8.97 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040213

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016498
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KIRI PORTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kiri Porter
121 Belview Ave
Hagerstown, MD 21742-3236
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 0.1282% interest in Unit 88B 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 $32,362.51, plus interest (calculated by multiplying $13.87 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040205

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016515
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NATHAN R. GREENE; ERIN E. GREENE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nathan R. Greene
27 Dakota St
Portland, ME 04103
Erin E. Greene
27 Dakota St
Portland, ME 04103
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2218% interest in Unit 10B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $24,533.40, plus interest (calculated by multiplying $6.96 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040232

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016516
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ANTONIO SCORPIO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Antonio Scorpio
8210 Highway 256
England, AR 72046-9555
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2845% interest in Unit 10C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $27,489.48, plus interest (calculated by multiplying $11.18 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82

(Continued on next page)

ORANGE COUNTY

P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040204

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016519
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL E. GRAVLEE; LAURA F. GRAVLEE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael E. Gravlee
4785 Arkadelphia Rd
Jasper, AL 35504
Laura F. Gravlee
4785 ARKADELPHIA RD
Jasper, AL 35504-7818
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 0.3709% interest in Unit 1E 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 $19,046.63, plus interest (calculated by multiplying $3.74 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040242

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016521
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ARTURO CASTANEDA CHAVARIN; KARINA PATINO DE CASTANEDA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Arturo Castaneda Chavarin
9429 FAIRVIEW PLACE
Hanford, CA 93230-2295
Karina Patino De Castaneda
2441 NEILL WAY
Hanford, CA 93230-1577
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 0.1793% interest in Unit 16F 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 $4,571.89, plus interest (calculated by multiplying $1.18 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040257

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15008980.0
FILE NO.: 26-016528
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TARA LYNN JOHNSON
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tara Lynn Johnson
225 SAGEMOOR CT
Roseville, CA 95678
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 0.4723% interest in Unit 8E 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 $13,941.76, plus interest (calculated by multiplying $4.31 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040192

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016529
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JESSICA TJANDRA; HADRIAN KRISTANDI REZANOVA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jessica Tjandra
Jl. Permata Hijau Blok B No 27
Grogol Utara, Kebayoran Lama
Jakarta, Dki Jakarta 12210
Indonesia
Hadrian Kristandi Rezanova
12060 S RIVIERA
Tustin, CA 92782-1205
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 0.4133% interest in Unit 17C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $14,293.79, plus interest (calculated by multiplying $3.84 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040269

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016530
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBERT ROSSELL; MICHEALA ROSSELL
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert Rossell
536 WALNUT ST
Manahawkin, NJ 08050-3241
Micheala Rossell
536 WALNUT ST
Manahawkin, NJ 08050-3241
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 0.4723% interest in Unit 6C 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 $15,437.73, plus interest (calculated by multiplying $4.87 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040264

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016531
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARTIN JUNIOR CASTRO MUNDO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Martin Junior Castro Mundo
10 BROOKTREE CIR
Macedon, NY 14502
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2535% interest in Unit 66 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,814.80, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040210

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016534
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MATTHEW C. ZITNIAK; MADISON M. ZITNIAK
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Matthew C. Zitniak
62 BIRCH ST
Beachwood, NJ 08722-3522
Madison M. Zitniak
62 BIRCH ST
Beachwood, NJ 08722-3522
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 0.1014% interest in Unit 61 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 $2,691.28, plus interest (calculated by multiplying $0.39 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040233

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016544
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LAUREN A. HUNTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Lauren A. Hunter
39 SOUTH ST
Avon, MA 02322-1728
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1479% interest in Unit 4C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $16,054.21, plus interest (calculated by multiplying $3.38 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040219

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016554
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KALI BOWMAN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kali Bowman
4110 MANOR OAKS CT
Export, PA 15632-9201
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2967% interest in Unit 8B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $20,195.97, plus interest (calculated by multiplying $5.31 times the number of days that have elapsed since August 7, 2026), plus the costs of

(Continued on next page)

ORANGE COUNTY

this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040227

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016563
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
VIRGILIO DEVERATURDA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Virgilio Deveraturda
2544 Avalon Ln
Manteca, CA 95337-9045
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.4450% interest in Unit 8B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $35,629.65, plus interest (calculated by multiplying $8.48 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040225

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016564
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PALM FINANCIAL SERVICES, LLC
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Virgilio Deveraturda
2544 Avalon Ln
Manteca, CA 95337-9045
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.4450% interest in Unit 8B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $35,648.49, plus interest (calculated by multiplying $8.49 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040203

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016574
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TABITHA MACREADY; SEAN MACREADY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tabitha Macready
228 W Pomona Ave
Unit 506
Monrovia, CA 91016-4853
Sean Macready
43394 FASSANO CT
Temecula, CA 92592-4309
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2958% interest in Unit 6A 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 $3,161.47, plus interest (calculated by multiplying $0.15 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040239

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016575
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SARAH DURKEE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Sarah Durkee
107 Jackson Avenue
Rutland, VT 05701-3564
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 7B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $20,701.31, plus interest (calculated by multiplying $6.99 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040211

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016576
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AMANDA PRIDDY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amanda Priddy
67 Gilmer Way
Acworth, GA 30101-9581
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1483% interest in Unit 5D 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 $36,586.43, plus interest (calculated by multiplying $9.78 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040224

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016577
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSHUA A. FRODGE; JENNIFER L. FRODGE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joshua A. Frodge
2055 S 900 W
Tipton, IN 46072-8476
Jennifer L. Frodge
2083 S 900 W
Tipton, IN 46072-8476
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1483% interest in Unit 1I 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 $12,829.49, plus interest (calculated by multiplying $3.24 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040212

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016580
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TROY J. VASOS; TERESA L. VASOS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Troy J. Vasos
7211 Masonboro Sound Rd
Wilmington, NC 28409-2949
Teresa L. Vasos
7211 MASONBORO SOUND RD
Wilmington, NC 28409-2949
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 0.4268% interest in Unit 5C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $23,346.02, plus interest (calculated by multiplying $7.85 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040214

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016584
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
THOMAS DENSLOW
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Thomas Denslow
5203 18th Ave E
Bradenton, FL 34208-6103
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1483% interest in Unit 4D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $11,987.11, plus interest (calculated by multiplying $3.94 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040223

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016587
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ANGELA R. FRACASSETTI; CARLOS A. ESPEJO ARCANO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Angela R. Fracassetti
36 SOUTHVIEW CRESENT
CARINDALE
Queensland, Australia 4152
Australia
Carlos A. Espejo Arcano
36 SOUTHVIEW CRESENT
CARINDALE
Carindale, Queensland 4152
Australia
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3793% interest in Unit 1M 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 $11,534.05, plus interest (calculated by multiplying $2.86 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040218

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 47791.0
FILE NO.: 26-016591
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSE E. COLLAZO; ELIZABETH COLLAZO
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jose E. Collazo
4664 SW 127TH TER
Miramar, FL 33027-6048
Elizabeth Collazo
800 S Hollybrook Dr
Apt 304
Pembroke Pines, FL 33025-4057
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0550% interest in Unit 50 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may

(Continued on next page)

be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $10,230.70, plus interest (calculated by multiplying $3.82 times the number of days that have elapsed since August 12, 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
11080-1040248

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 7086854.0
FILE NO.: 26-016592
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
REBECA E. GOINS; RICKY L. GOINS
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Rebeca E. Goins
10137 Loch Lomond Dr
Charlotte, NC 28278-6623
Ricky L. Goins
10137 Loch Lomond Dr
Charlotte, NC 28278-6623
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2464% interest in Unit 12C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $7,978.06, plus interest (calculated by multiplying $2.67 times the number of days that have elapsed since August 12, 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
11080-1040247

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 45532.0
FILE NO.: 26-016598
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHRISTOPHER LEIGH HOBBS
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Christopher Leigh Hobbs
1 REYNOLDS WALK
Chesham, England HP5 2LL
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0549% interest in Unit 28 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 $4,486.54, plus interest (calculated by multiplying $1.01 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.

Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040194

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016607
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KIMBERLY PANIAGUA; STEPHEN PANIAGUA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kimberly Paniagua
10805 JULIANNA DR
Corpus Christi, TX 78410-2270
Stephen Paniagua
10805 JULIANNA DR
Corpus Christi, TX 78410-2270
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 0.5717% interest in Unit 5E 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 $15,146.40, plus interest (calculated by multiplying $4.40 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040252

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016616
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAVE G. MARCIS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dave G. Marcis
120 PARKHAVEN DR
Vallejo, CA 94591-4237
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 0.1690% interest in Unit 43 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 $5,225.81, plus interest (calculated by multiplying $1.99 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040250

NONJUDICIAL PROCEEDING TO

FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016617
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AMY BONELLI
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amy Bonelli
42 DARTMOUTH LOOP
Staten Island, NY 10306-4801
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2535% interest in Unit 79 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to 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 $5,699.06, plus interest (calculated by multiplying $1.91 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040261

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016618
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
FLORENCE-EMMA L. LUTU; PELE NUA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Florence-Emma L. Lutu
26543 Cornell St
Lomalinda, CA 92354
Pele Nua
26543 Cornell St
Lomalinda, CA 92354
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 0.3211% interest in Unit 82 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 $8,063.30, plus interest (calculated by multiplying $2.33 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040277

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15000377.0
FILE NO.: 26-016619
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JACOB LIGENZA
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jacob Ligenza
401 Race St

APT 227
Philadelphia, PA 19106-1027
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.2059% interest in Unit 1B 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 $5,757.05, plus interest (calculated by multiplying $2.20 times the number of days that have elapsed since August 14, 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
11080-1040275

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 15013503.0
FILE NO.: 26-016621
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HEATHER MARIE HUPFELD
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Heather Marie Hupfeld
601 N MAIN ST
Conrad, IA 50621-1004
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 0.2396% interest in Unit 19A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to 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 $8,891.01, plus interest (calculated by multiplying $2.52 times the number of days that have elapsed since August 14, 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
11080-1040273

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016624
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSE V. BERNARDINO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jose V. Bernardino
302 ANDY WARHOL WAY
Marlton, NJ 08053-7241
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 0.2971% interest in Unit 2C 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 $3,574.17, plus interest (calculated by multiplying $1.24 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040293

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 16008971.0
FILE NO.: 26-016626
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NATALIE M. ZEIGLER
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Natalie M. Zeigler
1509 Old Ranch Road 12
San Marcos, TX 78666-2921
Disney's Riviera Resort Condominium Association Inc.
c/o DVC Member Accounting
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 0.2225% interest in Unit 6C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $17,991.95, plus interest (calculated by multiplying $6.35 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
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
11080-1040197

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016627
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JADA ODDO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jada Oddo
124 FARNHAM AVE
Garfield, NJ 07026-1341
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 8D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of

(Continued on next page)

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 $25,200.95, plus interest (calculated by multiplying $11.06 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040305

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016629
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NATALIE M. ZEIGLER
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Natalie M. Zeigler
1509 Old Ranch Road 12
San Marcos, TX 78666-2921
Disney's Riviera Resort Condominium Association Inc.
c/o DVC Member Accounting
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 0.2547% interest in Unit 11B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $25,592.05, plus interest (calculated by multiplying $7.07 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040285

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-016631
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBERTO AMANDO GOMEZ BELTRAN
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Roberto Amando Gomez Beltran
810 Synergy Hl
San Antonio, TX 78260-4892
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2958% interest in Unit 13A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $34,791.98, plus interest (calculated by multiplying $14.82 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040298

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 16008971.2
FILE NO.: 26-016632
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NATALIE M. ZEIGLER
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Natalie M. Zeigler
1509 Old Ranch Road 12
San Marcos, TX 78666-2921
Palmetto Trust Association Inc., a Florida not-for-profit corporation
c/o DVC Member Accounting
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 The Cabins at Disney's Fort Wilderness Resort described as:
VOI Number: 116008971002 assigned to The Cabins at Disney's Fort Wilderness Resort Use Plan ("Assigned Trust Use Plan"), according and subject to the Palmetto Trust Agreement, a memorandum of which is recorded as Document Number 20240005326 in the public Records of Orange County, Florida, and all amendments and supplements thereto ("Trust Agreement"), and according to and subject to the Trust Documents, as defined in the Trust Agreement, and all amendments and supplements thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $32,264.08, plus interest (calculated by multiplying $8.96 times the number of days that have elapsed since August 12, 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
11080-1040249

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: Michelle M. Moore, 2141 34TH AVE APT# 6D, Astoria, NY 11106-4363; VOI: 299400-01, 299400-02; TYPE: Annual, Annual; POINTS: 95700, 81000; TOTAL: $61,485.32; PER DIEM: $19.96; NOTICE DATE: August 21, 2026 OBLIGOR: Sandra Kaye Williams, 14700 VINTAGE PRESERVE PKWY #2302, Houston, TX 77070; VOI: 306472-01; TYPE: Annual; POINTS: 25800; TOTAL: $11,316.73; PER DIEM: $3.52; NOTICE DATE: August 21, 2026 OBLIGOR: Dominic Michelle Browne, 9810 CARLSDALE DR, Riverview, FL 33578; VOI: 307883-01; TYPE: Annual; POINTS: 51700; TOTAL: $21,375.48; PER DIEM: $7.27; NOTICE DATE: August 21, 2026 OBLIGOR: Amanda Lynne Stump McCoy, 3701 GREENLAND AVE NW, Roanoke, VA 24012; VOI: 309315-01; TYPE: Annual; POINTS: 56300; TOTAL: $20,231.33; PER DIEM: $6.52; NOTICE DATE: August 21, 2026 OBLIGOR: Sebastian Roberto Sachetti Abreu, PARAGUAY 2136 APTO 318, Montevideo Uruguay and Dalile Natalia Burgos Garcia, PARAGUAY 2136-318, Montevideo 11800 Uruguay; VOI: 312568-01; TYPE: Annual; POINTS: 68000; TOTAL: $11,170.14; PER DIEM: $3.36; NOTICE DATE: August 21, 2026 File Numbers: 26-016803, 26-016812, 26-016815, 26-016818, 26-016831
MDK-118879

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: David Paul Desmarais, 226 HIGHLAND ST, Manchester, NH 03104-5315; VOI: 290659-01; TYPE: Annual; POINTS: 149000; TOTAL: $34,066.02; PER DIEM: $11.05; NOTICE DATE: August 21, 2026 OBLIGOR: Isaac Alexander Reyesmejia, 7065 PENNWRIGHT ROAD, Fremont, NC 27830 and Stacey Rondrene Reyesmejia, 1145 Duet Drive, Wendell, NC 27591; VOI: 296695-01; TYPE: Annual; POINTS: 81000; TOTAL: $33,084.05; PER DIEM: $10.65; NOTICE DATE: August 21, 2026 OBLIGOR: Philip C. Gignac, 266 WOODFORD ST, Portland, ME 04103-5606; VOI: 305586-01; TYPE: Annual; POINTS: 51700; TOTAL: $12,448.66; PER DIEM: $3.74; NOTICE DATE: August 21, 2026 OBLIGOR: Aytia H. Smith-Kelley, 3505 STUART AVE APT 303, Richmond, VA 23221-2153; VOI: 307672-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: $10,986.37; PER DIEM: $3.67; NOTICE DATE: August 21, 2026 OBLIGOR: Mojisola Oluranti Adeniyi, 990 N JERICO DR, Casselberry, FL 32707; VOI: 322544-01; TYPE: Annual; POINTS: 20700; TOTAL: $10,857.06; PER DIEM: $3.47; NOTICE DATE: August 21, 2026 File Numbers: 26-016900, 26-016802, 26-016810, 26-016814, 26-016975
MDK-118903

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: Ronald E. Dietrich, 303 CLARK ST, Tamaqua, PA 18252-1601; VOI: 300828-01; TYPE: Annual; POINTS: 44000; TOTAL: $18,866.57; PER DIEM: $6.40; NOTICE DATE: August 21, 2026 OBLIGOR: Tracy A. Owens, 4993 CONNER LANE, Panama City, FL 32404 and Steven Lamar Owens, 4993 CONNER LANE, Panama City, FL 32404; VOI: 309169-01; TYPE: Annual; POINTS: 56300; TOTAL: $24,648.23; PER DIEM: $8.45; NOTICE DATE: August 21, 2026 OBLIGOR: Eric Michael Stemen, 9767 OLD PATINA WAY, Orlando, FL 32832 and Maureen Elizabeth Stemen, 9767 OLD PATINA WAY, Orlando, FL 32832-5823; VOI: 310211-01; TYPE: Annual; POINTS: 74000; TOTAL: $33,140.06; PER DIEM: $10.74; NOTICE DATE: August 21, 2026 OBLIGOR: Matthew L. Deihl, 249 N CHESTNUT ST, Millville, PA 17846-9200 and Brooke Nichole Deihl, 249 N CHESTNUT ST, Millville, PA 17846-9200; VOI: 311155-01; TYPE: Annual; POINTS: 56300; TOTAL: $15,035.09; PER DIEM: $4.74; NOTICE DATE: August 21, 2026 OBLIGOR: Edwin Rodriguez, 13618 N FLORIDA AVE LOT 10, Tampa, FL 33613-3217 and Gloria M. Sanchez, 13618 NORTH FLORIDA AVE LOT 10, Tampa, FL 33613; VOI: 311678-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,052.77; PER DIEM: $6.12; NOTICE DATE: August 21, 2026 File Numbers: 26-016805, 26-016817, 26-016823, 26-016827, 26-016830
MDK-118904

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: Andrea D. Saunders, 101 TYSEN ST, Staten Island, NY 10301-1117; VOI: 220676-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: $2,066.22; PER DIEM: $0.53; NOTICE DATE: August 19, 2026 OBLIGOR: Marla Cocharan Robertson, 106 LOCHAVEN DR APT 102, Charleston, SC 29414-5997; VOI: 294762-01; TYPE: Annual; POINTS: 37000; TOTAL: $14,346.31; PER DIEM: $4.84; NOTICE DATE: August 19, 2026 OBLIGOR: Tracy Simone Codrington, 2ND AVE CARTERS GAP BLACK ROCK, ST. MICHAEL, Bridgetown BB12050 Barbados and Rommel O'Neal Holder,

(Continued on next page)

ORANGE COUNTY

2ND AVE CARTERS GAP BLACK ROCK, ST. MICHAEL, Bridgetown BB12050 Barbados; VOI: 296083-01; TYPE: Annual; POINTS: 81000; TOTAL: $24,996.38; PER DIEM: $7.75; NOTICE DATE: August 19, 2026 OBLIGOR: Helena Dorae Barnes, 2642 JOELLE DR, Toledo, OH 43617 and Eric Derrell Barnes, 2642 JOELLE DR, Toledo, OH 43617-1317; VOI: 302444-01; TYPE: Annual; POINTS: 37000; TOTAL: $16,855.59; PER DIEM: $5.59; NOTICE DATE: August 19, 2026 OBLIGOR: Zulliney C. Espana De Suarez, 219 FREEHOLD WAY, Greer, SC 29650; VOI: 309673-01; TYPE: Annual; POINTS: 25800; TOTAL: $12,254.29; PER DIEM: $3.83; NOTICE DATE: August 19, 2026 File Numbers: 26-016920, 26-016800, 26-016801, 26-016808, 26-016821
MDK-118898

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: Randy Charles William Bond, 16484 STABLEVIEW DR, Fortville, IN 46040-8905 and Jamie A. Hill, 16484 STABLEVIEW DR, Fortville, IN 46040-8905; VOI: 300978-01; TYPE: Annual; POINTS: 51700; TOTAL: $17,596.99; PER DIEM: $5.64; NOTICE DATE: August 21, 2026 OBLIGOR: Gregory Christopher Reece, LP #72 MUNROE ROAD, Cunupia Trinidad and Tobago and Nishany N. Seepersad, LP #72 MUNROE ROAD, Cunupia Trinidad and Tobago; VOI: 307228-01; TYPE: Annual; POINTS: 106000; TOTAL: $24,590.55; PER DIEM: $7.64; NOTICE DATE: August 21, 2026 OBLIGOR: Shilice Tamika Banks, 22 YURO DR, Edison, NJ 08837-2753 and Kennethria Renee Flowers, 22 YURO DR, Edison, NJ 08837-2753 and Sophia S. Carney, 22 YURO DR, Edison, NJ 08837-2753; VOI: 310323-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,638.91; PER DIEM: $6.69; NOTICE DATE: August 21, 2026 OBLIGOR: Cher Mane Jean Gilles, 3161 KEARNS RD, Mulberry, FL 33860-4506 and Charne Valenska Jean Gilles, 3161 KEARNS RD, Mulberry, FL 33860-4506; VOI: 311429-01; TYPE: Annual; POINTS: 67100; TOTAL: $30,328.87; PER DIEM: $9.82; NOTICE DATE: August 21, 2026 OBLIGOR: Jennifer Frances Morris, C/O RFA CORPORATION 20715 N PIMA RD STE 108 # 1041, Scottsdale, AZ 85255 and Brook Robert Morris, C/O RFA CORPORATION 20715 N PIMA RD STE 108 # 1041, Scottsdale, AZ 85255; VOI: 328722-01, 328722-02; TYPE: Annual, Annual; POINTS: 81000, 67100; TOTAL: $67,786.10; PER DIEM: $22.43; NOTICE DATE: August 21, 2026 File Numbers: 26-016806, 26-016813, 26-016824, 26-016828, 26-016853
MDK-118889

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: Shilice Tamika Banks, 22 YURO DR, Edison, NJ 08837-2753 and Kennethria Renee Flowers, 22 YURO DR, Edison, NJ 08837-2753 and Sophia S. Carney, 22 YURO DR, Edison, NJ 08837-2753; VOI: 310323-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,638.91; PER DIEM: $6.69; NOTICE DATE: August 21, 2026 OBLIGOR: Cher Mane Jean Gilles, 3161 KEARNS RD, Mulberry, FL 33860-4506 and Charne Valenska Jean Gilles, 3161 KEARNS RD, Mulberry, FL 33860-4506; VOI: 311429-01; TYPE: Annual; POINTS: 67100; TOTAL: $30,328.87; PER DIEM: $9.82; NOTICE DATE: August 21, 2026 OBLIGOR: Jennifer Frances Morris, C/O RFA CORPORATION 20715 N PIMA RD STE 108 # 1041, Scottsdale, AZ 85255 and Brook Robert Morris, C/O RFA CORPORATION 20715 N PIMA RD STE 108 # 1041, Scottsdale, AZ 85255; VOI: 328722-01, 328722-02; TYPE: Annual, Annual; POINTS: 81000, 67100; TOTAL: $67,786.10; PER DIEM: $22.43; NOTICE DATE: August 21, 2026 File Numbers: 26-016806, 26-016813, 26-016824, 26-016828, 26-016853
MDK-118889

ORANGE COUNTY

certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Elvia Saenz, 1521 EL GRECO CIR, El Paso, TX 79936-6827; VOI: 285313-01; TYPE: Annual; POINTS: 67100; TOTAL: $16,117.72; PER DIEM: $4.86; NOTICE DATE: August 21, 2026 OBLIGOR: Olympia Roach, 202 CART RD, Dover Plains, NY 12522; VOI: 292365-01; TYPE: Annual; POINTS: 67100; TOTAL: $24,287.23; PER DIEM: $7.85; NOTICE DATE: August 21, 2026 OBLIGOR: Michael John Martinez, 589 ELK RUN, Saint Clair, MO 63077-3596 and Melanie K. Martinez, 589 ELK RUN, Saint Clair, MO 63077-3596; VOI: 294432-01, 294432-02; TYPE: Annual, Annual; POINTS: 67100, 67100; TOTAL: $45,443.91; PER DIEM: $14.70; NOTICE DATE: August 21, 2026 OBLIGOR: Jessica Denise Hodges, 164 HILL ST, Homer, GA 30547-2525 and Jodie Elaine Hodges, 164 HILL ST, Homer, GA 30547-2525; VOI: 300981-01; TYPE: Annual; POINTS: 67100; TOTAL: $22,650.82; PER DIEM: $7.31; NOTICE DATE: August 21, 2026 OBLIGOR: Stephanie A. Argueta, 175 CROOKED HILL RD, Brentwood, NY 11717-1005 and Franklin E. Argueta, 175 CROOKED HILL RD, Brentwood, NY 11717-1005; VOI: 311663-01, 311663-02, 311663-03; TYPE: Annual, Annual, Annual; POINTS: 81000, 81000, 83000; TOTAL: $105,773.74; PER DIEM: $34.83; NOTICE DATE: August 21, 2026 File Numbers: 26-016894, 26-016796, 26-016799, 26-016807, 26-016829
MDK-118902

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Raymond A. Hidalgo, C/O BOUKZAM LAW, 980 N FEDERAL HWY STE 110, Boca Raton, FL 33432; VOI: 507102-01, 507102-02, 507102-03; TYPE: Annual, Annual, Annual; POINTS: 83000, 81000, 81000; TOTAL: $73,365.20; PER DIEM: $22.95; NOTICE DATE: August 19, 2026 OBLIGOR: Carol Ann Bisdorf, C/O NCPEC, 4390 35TH ST STE B, Orlando, FL 32811-6516; VOI: 507862-01; TYPE: Annual; POINTS: 81000; TOTAL: $11,873.38; PER DIEM: $3.54; NOTICE DATE: August 19, 2026 OBLIGOR: Michael A. Cardamone, 120 W PAT DOLAN, Blanco, TX 78606-4438; VOI: 510615-01; TYPE: Odd Biennial; POINTS: 95700; TOTAL: $12,203.28; PER DIEM: $3.83; NOTICE DATE: August 19, 2026 OBLIGOR: Eunice Robai Douglas, 1816 Fountain Vista View, St Paul, TX 75098 and Phillip Maurice Douglas, 1816 FOUNTAIN VISTA VIEW, St Paul, TX 75098 and Mary Masitsa Obege, 2820 CRESTHAVEN DR, Mesquite, TX 75149 and George Kebeya Obege, 2820 CRESTHAVEN DR, Mesquite, TX 75149; VOI: 522386-01; TYPE: Even Biennial; POINTS: 148100; TOTAL: $28,643.79; PER DIEM: $8.09; NOTICE DATE: August 19, 2026 OBLIGOR: Tanis Lynn Glascock, 168 N MOUNTAIN VIEW RD, Star Valley, AZ 85541-3995 and Gary Lee Glascock, 168 N MOUNTAIN VIEW RD, Star Valley, AZ 85541-3995; VOI: 523706-01; TYPE:

ORANGE COUNTY

Annual; POINTS: 151000; TOTAL: $50,425.44; PER DIEM: $15.96; NOTICE DATE: August 19, 2026 File Numbers: 26-016909, 26-016910, 26-016911, 26-016915, 26-016916
MDK-118883

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: Amber J. Ringler, 1006 CENTRAL AVE, Tilton, IL 61833-7916; VOI: 226155-01; TYPE: Annual; POINTS: 125000; TOTAL: $6,178.18; PER DIEM: $1.61; NOTICE DATE: August 19, 2026 OBLIGOR: Evelyn J. Powers, 28 CUTTER PL, Babylon, NY 11704-8302 and Terrence T. Powers, 28 CUTTER PL, West Babylon, NY 11704-8302; VOI: 293709-01; TYPE: Annual; POINTS: 55000; TOTAL: $17,246.61; PER DIEM: $5.52; NOTICE DATE: August 19, 2026 OBLIGOR: Luisa Candia Librando, 5406 N HUCKLEBERRY LAKE DR, Sebring, FL 33875 and Marlo Deboque Librando, 5406 N HUCKLEBERRY LAKE DR, Sebring, FL 33875; VOI: 313858-01; TYPE: Annual; POINTS: 37000; TOTAL: $16,310.66; PER DIEM: $5.16; NOTICE DATE: August 19, 2026 OBLIGOR: Kellyann Keziah Murray Ali, OPP. LP 172 LAS LOMAS #1 CHIN CHIN ROAD, Cunupia 00000 Trinidad and Tobago and Timothy George Hamat Ali, OPP. LP 172 LAS LOMAS #1 CHIN CHIN ROAD, Cunupia 00000 Trinidad and Tobago; VOI: 327890-01; TYPE: Annual; POINTS: 30000; TOTAL: $13,668.61; PER DIEM: $4.75; NOTICE DATE: August 19, 2026 File Numbers: 26-016919, 26-016922, 26-016797, 26-016833, 26-014212
MDK-118876

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017846
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
STEVEN S. CONCEPCION; KAREN L. CONCEPCION
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Steven S. Concepcion
21 STEWART AVE
Garden City, NY 11530-2208
Karen L. Concepcion
885 Solarlight Dr
York, PA 17402-8815
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0274% interest in Unit 54 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,302.02, plus interest (calculated by multiplying $0.28 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040255

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017857
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRIAN N. MOORE; KAREN F. MOORE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Brian N. Moore
12 WALNUT RIDGE RD
Greenville, DE 19807-1600
Karen F. Moore
12 WALNUT RIDGE RD
Wilmington, DE 19807-1600
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.3736% interest in Unit 8B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,267.28, plus interest (calculated by multiplying $0.71 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040292

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017890
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LOUIS J. LUGO, III
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Louis J. Lugo, III
11815 Callaway Ct
Yucaipa, CA 92399-3418
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1099% interest in Unit 56 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,149.39, plus interest (calculated by multiplying $1.12 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.

ORANGE COUNTY

as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040271

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017891
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JULIO E. VEGA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Julio E. Vega
4308 N WOLCOTT AVE
Chicago, IL 60613-1020
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0384% interest in Unit 54 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,525.53, plus interest (calculated by multiplying $0.39 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040276

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017902
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DORLISA L. MATKOWSKI; MARK MATKOWSKI
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dorlisa L. Matkowski
2388 Palm Tree Dr
Poinciana, FL 34759-4082
Mark Matkowski
PO BOX 214
Walled Lake, MI 48390-0214
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0549% interest in Unit 42 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,784.69, plus interest (calculated by multiplying $0.53 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040260

(Continued on next page)

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017947
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARY SALAMONE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mary Salamone
1260 BERKSHIRE CIR
Venice, FL 34292
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.2502% interest in Unit 31 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,294.88, plus interest (calculated by multiplying $1.18 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040262

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017951
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CLETIS D. HOFFER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Cletis D. Hoffer
888 County Road 1678
Knoxville, AR 72845
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.2740% interest in Unit 40 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,525.01, plus interest (calculated by multiplying $1.29 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040270

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018147
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
FRANZ MICHAEL THEN; SAMANTHA RAYE PALLE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Franz Michael Then
87 Highland Dr
Williamsville, NY 14221-6801
Samantha Raye Palle
87 Highland Dr
Williamsville, NY 14221-6801
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2225% interest in Unit 12C 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,246.01, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040291

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018150
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KATHERINE M. PATTON
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Katherine M. Patton
7125 LONGFIELD CT
New Albany, OH 43054-7633
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.3752% interest in Unit 61 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,559.90, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040238

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018151
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROSALYNNE L. STANDEN-HORTON
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Rosalynne L. Standen-Horton
13 INDERWICK ROAD
London, Greater London N8 9LB
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.4530% interest in Unit 1D 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,855.34, plus interest (calculated by multiplying $0.99 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040266

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018155
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LISA ROMAN; RICARDO O. SUAREZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Lisa Roman
80 Liberty St
Clifton, NJ 07013-2939
Ricardo O. Suarez
19334 NW 12th St
Pembroke Pines, FL 33029
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2189% interest in Unit 79B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,707.80, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040296

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018156
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GERARDO ALEJANDRO SANCHEZ TREJO; IRMA ELENA PEREZ VAZQUEZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Gerardo Alejandro Sanchez Trejo
ENRIQUE GRANADOS 400-16I
COLINAS DIAMANTE SAN JERONIMO
Monterrey, Nl 646350000
Mexico
Irma Elena Perez Vazquez
ENRIQUE GRANADOS 400-16I
Monterrey, Nl 646350000
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.4563% interest in Unit 38 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,072.72, plus interest (calculated by multiplying $1.09 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040207

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018157
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JAMES RICHARD HANSON; PAIGE H. HANSON
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: James Richard Hanson
11048 S Royal County Dr
Jacksonville, FL 32221
Paige H. Hanson
11048 ROYAL COUNTY DR S
Jacksonville, FL 32221-1044
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.3211% interest in Unit 38 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,371.00, plus interest (calculated by multiplying $0.77 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040246

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018159
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CATHERINE MARIE NOONE; BENEDIKT LEHNERT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Catherine Marie Noone
170 Old Georgetown Rd
Princeton, NJ 08540-8610
Benedikt Lehnert
170 OLD GEORGETOWN RD
Princeton, NJ 08540
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.4056% interest in Unit 59 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,072.72, plus interest (calculated by multiplying $1.09 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040221

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018160
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBERT J. BURNETT; SAMANTHA R. BURNETT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert J. Burnett
206 Deer Trail Ln
Goliad, TX 77963-3349
Samantha R. Burnett
206 Deer Trail Ln
Goliad, TX 77963-3349
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2535% interest in Unit 46 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,588.40, plus interest (calculated by multiplying $0.40 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040234

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018161
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAVID R. HOOPER; KAREN A. HOOPER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: David R. Hooper
22846 Chesterview Loop
Land o Lakes, FL 34639-5343
Karen A. Hooper
8513 Bratt Ave
Wake Forest, NC 27587-4320
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.1267% interest in Unit 46 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 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

(Continued on next page)

named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,321.28, plus interest (calculated by multiplying $0.25 times the number of days that have elapsed since August 7, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040240

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018166
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BONITA K. MANN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Bonita K. Mann
6089 W Estancia Way
Florence, AZ 85132
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6139% interest in Unit 110E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,927.35, plus interest (calculated by multiplying $0.54 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040297

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018167
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TINA A. BENTSEN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tina A. Bentsen
5926 Claridge Dr
Houston, TX 77096-5823
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.9209% interest in Unit 88D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,337.48, plus interest (calculated by multiplying $0.76 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040290

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018168
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TINA A. BENTSEN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tina A. Bentsen
5926 Claridge Dr
Houston, TX 77096-5823
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4604% interest in Unit 62B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,337.48, plus interest (calculated by multiplying $0.76 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040284

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018169
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PETER SHAUN OCONNOR
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Peter Shaun Oconnor
19 CONGRESS ST
Orange, MA 01364-1605
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3376% interest in Unit 81E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,286.41, plus interest (calculated by multiplying $0.28 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613

11080-1040303

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018177
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARK A. DISTEFANO; BRENDA JO DISTEFANO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mark A. Distefano
1002 Fairview Knoll Dr
Mount Juliet, TN 37122-3696
Brenda Jo Distefano
1002 Fairview Knoll Dr
Mount Juliet, TN 37122-3696
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.7808% interest in Unit 1F of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,622.07, plus interest (calculated by multiplying $1.32 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040279

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018178
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARK A. DISTEFANO; BRENDA JO DISTEFANO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mark A. Distefano
1002 Fairview Knoll Dr
Mount Juliet, TN 37122-3696
Brenda Jo Distefano
1002 Fairview Knoll Dr
Mount Juliet, TN 37122-3696
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0299% interest in Unit 38 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,515.13, plus interest (calculated by multiplying $0.38 times the number of days that have elapsed since August 12, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040272

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018179
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARK A. DISTEFANO; BRENDA JO DISTEFANO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mark A. Distefano
1002 Fairview Knoll Dr
Mount Juliet, TN 37122-3696
Brenda Jo Distefano
1002 Fairview Knoll Dr
Mount Juliet, TN 37122-3696
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.2313% interest in Unit 24A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,550.92, plus interest (calculated by multiplying $0.39 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040301

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018186
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GREGORY P. RHOADS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Gregory P. Rhoads
247 PATRIOT LN
Downingtown, PA 19335-4994
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.2888% interest in Unit 42B 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,272.80, plus interest (calculated by multiplying $0.73 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040299

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 4019171.1
FILE NO.: 26-018187
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GREGORY P. RHOADS
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Gregory P. Rhoads
247 PATRIOT LN
Downingtown, PA 19335-4994
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.7638% interest in Unit 80B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,123.60, plus interest (calculated by multiplying $0.66 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040274

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018190
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RICHARD STANLEY; DAWN STANLEY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Richard Stanley
200 JOCKEY HOLLOW RUN
Swedesboro, NJ 08085-3042
Dawn Stanley
200 Jockey Hollow Run
Swedesboro, NJ 08085
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2627% interest in Unit 66B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,791.00, plus interest (calculated by multiplying $0.51 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040278

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018192
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GLENN DAVIN HARAWAY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Glenn Davin Haraway
1428 YOUNG RIDGE RD
Greenwood, AR 72936-8583
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare

(Continued on next page)

Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.5784% interest in Unit 26A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,848.46, plus interest (calculated by multiplying $0.97 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040280

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018207
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOHN TECKLEY; CRYSTAL J. TECKLEY
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: John Teckley
121 Brazil Ct
Hurst, TX 76054-2211
Crystal J. Teckley
121 Brazil Ct
Hurst, TX 76054-2211
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3327% interest in Unit 15D 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 pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,180.93, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040304

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018212
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GINA DAWN COGGIN-PRICE; MARK EDWARD PRICE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Gina Dawn Coggin-Price
177 Wilson Dr
Gadsden, AL 35901-8839
Mark Edward Price
177 Wilson Dr
Gadsden, AL 35901-8839
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3793% interest in Unit 10C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida,

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ORANGE COUNTY

and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,664.67, plus interest (calculated by multiplying $0.89 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040287

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018214
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MONIKA FRANCISCA HOWARD
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Monika Francisca Howard
1145 Newcastle Rd
Newcastle, CA 95658-9527
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.0547% interest in Unit 27A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $916.11, plus interest (calculated by multiplying $0.12 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040289

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018219
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KARL M. MALASZCZYK
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Karl M. Malaszczyk
632 Clay Ave
Langhorne, PA 19047
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.5270% interest in Unit 45 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right

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ORANGE COUNTY

to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,650.88, plus interest (calculated by multiplying $0.94 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040300

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018247
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
WILLIAM J. HORODNIK
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: William J. Horodnik
558 Navajo Trl
Marengo, IL 60152-2959
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.5255% interest in Unit 62 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,316.53, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040302

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018249
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HOWARD L. HILL, II
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Howard L. Hill, II
PO BOX 10432
Tampa, FL 33679-0432
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.4398% interest in Unit 69 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,316.53, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.

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ORANGE COUNTY

The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040288

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018250
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HOWARD L. HILL, II
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Howard L. Hill, II
PO BOX 10432
Tampa, FL 33679-0432
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.1466% interest in Unit 64 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,211.87, plus interest (calculated by multiplying $0.25 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040295

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018254
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LENARD W. TUCK; ROBIN J. TUCK
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Lenard W. Tuck
2076 BUFORD RD
North Chesterfield, VA 23235-3409
Robin J. Tuck
2076 BUFORD RD
North Chesterfield, VA 23235-3409
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.5865% interest in Unit 79 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,889.25, plus interest (calculated by multiplying $0.99 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040281

LEGAL ADVERTISEMENT
ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018301
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER L. LAMARRE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer L. Lamarre
66 Glendale Dr
West Warwick, RI 02893
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.2258% interest in Unit 12 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,643.27, plus interest (calculated by multiplying $0.44 times the number of days that have elapsed since August 14, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040282

NOTICE OF SUSPENSION
ORANGE COUNTY

To: STEVEN MERCADO
Case No.: CD202602616/G 3408751

A Notice of Suspension to suspend your license(s) and eligibility for licensure has been filed against you. You have the right to request a hearing pursuant to Sections 120.569 and 120.57, Florida Statutes, by mailing a request for same to the Florida Department of Agriculture and Consumer Services, Division of Licensing, Post Office Box 5708, Tallahassee, Florida 32314-5708. If a request for hearing is not received by 21 days from the date of the last publication, the right to hearing in this matter will be waived and the Department will dispose of this cause in accordance with law.

8/14-9/4/26LG 4T

NOTICE OF SUSPENSION
ORANGE COUNTY

To: TAMARA RICHARDSON
Case No.: CD202606581/D 3450259

A Notice of Suspension to suspend your license(s) and eligibility for licensure has been filed against you. You have the right to request a hearing pursuant to Sections 120.569 and 120.57, Florida Statutes, by mailing a request for same to the Florida Department of Agriculture and Consumer Services, Division of Licensing, Post Office Box 5708, Tallahassee, Florida 32314-5708. If a request for hearing is not received by 21 days from the date of the last publication, the right to hearing in this matter will be waived and the Department will dispose of this cause in accordance with law.

8/21-9/11/26LG 4T