

| LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  |
|--|--|---|--|--|
| <div>ORANGE COUNTY</div> <div>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA. CASE No. 2023-CA-017188-O BANK OF AMERICA, N.A., PLAINTIFF, VS. RONALD J. HOLMSTROM, ET AL. DEFENDANT(S).</div> <div></div> <div>NOTICE OF FORECLOSURE SALE NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated August 7, 2025 in the above action, the Orange County Clerk of Court will sell to the highest bidder for cash at Orange, Florida, on October 7, 2025, at 11:00 AM, at www.myorangeclerk.realforeclose.com in accordance with Chapter 45, Florida Statutes for the following described property: LOT 5, 6, 7, 8 AND 9, BLOCK 2-B, AND THE EAST 30 FEET OF VACATED STREET ON WEST OF THE AFORESAID LOTS, OF TANGERINE TERRACE ON LAKE OLA, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK N, AT PAGE 44, 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 &amp; Partners, PLLC Attorney for Plaintiff 600 West Hillsboro Boulevard Suite 600 Deerfield Beach, FL 33441 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/ Marlon Hyatt, Esq. Marlon Hyatt, Esq. FBN: 72009 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator Orange County, Human Resources at 407-836-2303, fax 407-836-2204 or at ctadmd2@ocnjcc.org, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, FL 32810 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. 11080-1019306</div> <div>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. Kathleen Butler, Individually and as Potential Heir to Rosemary Butler, et al. Defendants. Case No.: 2023-CA-017231-O Division: 48 Judge Brian Sandor</div> <div></div> <div>NOTICE OF SALE AS TO COUNT(S) V Notice is hereby given that on October 7, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: Unit Week 11, in Unit 1833, an Odd Biennial Unit Week in Vistana Lakes Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4859, Page 3789, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 1833-11O-819864) 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 5, 2025, in Civil Case No. 2023-CA-017231-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494) 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 11080-1019379</div> <div>IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Fountains II Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Giuseppe Caporaso, deceased, et al. Defendants. Case No.: 2023-CC-009663-O Division: 74 Judge Carly Sidra Wish</div> <div></div> <div>NOTICE OF SALE AS TO COUNT(S) XII Notice is hereby given that on October 7, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:</div> | <div>ORANGE COUNTY</div> <div>Unit Week 08, in Unit 1625, an Annual 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.: 1625-08A-700364) 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 13, 2025, in Civil Case No. 2023-CC-009663-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494) 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 11080-1019382</div> <div>IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA Vistana Fountains II Condominium Association, Inc., a Florida Corporation Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Giuseppe Caporaso, deceased, et al. Defendants. Case No.: 2023-CC-009663-O Division: 74 Judge Carly Sidra Wish</div> <div></div> <div>NOTICE OF SALE AS TO COUNT(S) I Notice is hereby given that on October 7, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: Unit Week 08, in Unit 1615, an Even 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.: 1615-08E-700859) 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 13, 2025, in Civil Case No. 2023-CC-009663-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494) 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 11080-1019383</div> <div>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA HPC Owners' Association, Inc., a Florida corporation not-for-profit Plaintiff, vs. Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Margaret S. Thomas, deceased, et al. Defendants. Case No.: 2024-CA-000691-O Division: 48 Judge Brian Sandor</div> <div></div> <div>NOTICE OF SALE AS TO COUNT(S) II Notice is hereby given that on October 7, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 50-3465, an Even Year Biennial Type, Number of VOI Ownership Points 660 in the HPC Vacation Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ("Declaration"), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. (Contract No.: 50-3465) 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 5, 2025, in Civil Case No. 2024-CA-000691-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494) 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</div> | <div>ORANGE COUNTY</div> <div>Secondary: sef-JAZeppetello@mdklegal.com Attorney for Plaintiff 11080-1019380</div> <div>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 Arwin Justin Estrella Castillo, Deceased, et al. Defendants. Case No.: 2024-CA-001011-O Division: 48 Judge Brian Sandor</div> <div></div> <div>NOTICE OF SALE AS TO COUNT(S) VIII Notice is hereby given that on October 7, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 226546-01, an Even Biennial Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-226546) 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 5, 2025, in Civil Case No. 2024-CA-001011-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494) 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 11080-1019377</div> <div>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 Arwin Justin Estrella Castillo, deceased, et al. Defendants. Case No.: 2024-CA-001011-O Division: 48 Judge Brian Sandor</div> <div></div> <div>NOTICE OF SALE AS TO COUNT(S) V Notice is hereby given that on October 7, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 245763-01, 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.: 42-01-245763) 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 5, 2025, in Civil Case No. 2024-CA-001011-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494) 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 11080-1019378</div> <div>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 Jo Ann Mufrane, deceased, et al. Defendants. Case No.: 2024-CA-001429-O Division: 48 Judge Brian Sandor</div> | <div>ORANGE COUNTY</div> <div>NOTICE OF SALE AS TO COUNT(S) VI Notice is hereby given that on October 7, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest: VOI Number 210465-01, 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.: 210465-01PP-210465) 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 5, 2025, in Civil Case No. 2024-CA-001429-O, pending in the Circuit Court in Orange County, Florida. Jordan A. Zeppetello (FLBN: 1049568) Michael E. Carleton (FLBN: 1007924) Craig P. Rogers (FLBN: 352128) Jasmin Hernandez (FLBN: 1044494) 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 11080-1019381</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Fountains II Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Jennifer Figueroa Hernandez, 41010 RIVEROCK LN, Palmdale, CA 93551-1207 and Karl Hauser Jr., 41010 RIVEROCK LN, Palmdale, CA 93551-1207; VOI: 233323-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$8,011.33; PER DIEM: \$1.97; NOTICE DATE: August 28, 2025 OBLIGOR: Josephine Petrone, 11195 Buckner Ln, Jacksonville, FL 32222 and William J. Burress, 15 SURREY CT, New City, NY 10956-3622; VOI: 237131-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,345.66; PER DIEM: \$0.28; NOTICE DATE: August 28, 2025 OBLIGOR: Elizabeth J. Dalton as Trustee of the Elizabeth J Dalton Trust U/A Dated 10/26/1998, 4720 LOCUST ST NE #308, St Petersburg, FL 33703; VOI: 242725-02; TYPE: Annual; POINTS: 57000; TOTAL: \$2,130.02; PER DIEM: \$0.62; NOTICE DATE: August 28, 2025 OBLIGOR: Cleo Patry Bivens Farr, 116 SOUTHBEND DR, Talladeega, AL 35160-8425; VOI: 252644-01; TYPE: Even Biennial; POINTS: 25000; TOTAL: \$1,325.38; PER DIEM: \$0.30; NOTICE DATE: August 28, 2025 OBLIGOR: Charles Ronald Anthony, PO BOX 969 2861 ROE HAMPTON CLOSE, Tarpon Springs, FL 34688-0969 and Lasandra Lee Anthony, PO BOX 969 2861 ROE HAMPTON CLOSE, Tarpon Springs, FL 34688-0969; VOI: 277889-02; TYPE: Annual; POINTS: 37000; TOTAL: \$1,626.20; PER DIEM: \$0.40; NOTICE DATE: August 28, 2025 File Numbers: 25-008489, 25-008522, 25-008566, 25-006710, 25-008807 MDK-41197</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien</div> | <div>ORANGE COUNTY</div> <div>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. Valerie N Edgecombe, 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: Herman Antario Washington, 1136 VICTORIA DR, Mc Calla, AL 35111-3802; WEEK: 49; UNIT: 0719; TYPE: ; DATE REC.: May 6, 2013; DOC NO.: 20130240582; TOTAL: \$14,630.47; PER DIEM: \$3.96 File Numbers: 25-006131 MDK-41205</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien</div> <div>(Continued on next page)</div> |
| LA GACETA/Friday, September 5, 2025/Page 1   |  |   |  |  |

ORANGE COUNTY

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. Valerie N Edgcombe, 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: Mauricio Navarro Guadarrama, 3225 BAINBRIDGE AVE, APT 3F, Bronx, NY 10467-3977; VOI: 205675-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,208.39; PER DIEM: \$0.72; NOTICE DATE: August 27, 2025 OBLIGOR: Felicia Hackbarth, 100 MAPLE LEAF LANE, Elkton, VA 22827; VOI: 217641-01; TYPE: Annual; POINTS: 100000; TOTAL: \$3,211.90; PER DIEM: \$1.10; NOTICE DATE: August 27, 2025 OBLIGOR: Danielle Maurice, 16 GINGER CT, East Amherst, NY 14051-1110 and Giovanni Maurice, PO BOX 234, East Amherst, NY 14051-0234; VOI: 218965-01; TYPE: Annual; POINTS: 51700; TOTAL: \$1,996.37; PER DIEM: \$0.57; NOTICE DATE: August 27, 2025 OBLIGOR: Jean A. Daly, 562 HILLCREST DR, Bowling Green, OH 43402-3616; VOI: 229708-01; TYPE: Annual; POINTS: 46000; TOTAL: \$1,852.06; PER DIEM: \$0.50; NOTICE DATE: August 27, 2025 OBLIGOR: Staci Lynn Riggs, 9105 MAPLECREEK DR, Louisville, KY 40219-4843 and Chad Nicholas Riggs, 9105 MAPLECREEK DR, Louisville, KY 40219-4843; VOI: 254048-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,899.52; PER DIEM: \$0.53; NOTICE DATE: August 27, 2025 File Numbers: 25-008297, 25-008366, 25-008373, 25-008456, 25-006712 MDK-41170

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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 Luis Silva Silva, 8242 37TH AVE N, Saint Petersburg, FL 33710-1026 and Orli Puerta, 8242 37TH AVE N, Saint Petersburg, FL 33710-1026; VOI: 210655-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,734.47; PER DIEM: \$0.89; NOTICE DATE: August 27, 2025 OBLIGOR: Cederick C. Carter Jr., 219 GRADY AVE NE, Rome, GA 30161; VOI: 211791-01; TYPE: Odd Biennial; POINTS: 148100; TOTAL: \$2,559.07; PER DIEM: \$0.81; NOTICE DATE: August 27, 2025 OBLIGOR: Ethel Law, 5545 CARLTON DR, Bedford Heights, OH 44146-2329; VOI: 215069-01; TYPE: Annual; POINTS: 51700; TOTAL: \$1,996.94; PER DIEM: \$0.57; NOTICE DATE: August 27, 2025 OBLIGOR: Bradley Andrew Molter, 4576 THORNWOOD CIR, West Palm Beach, FL 33418-6304; VOI: 219662-01; TYPE: Annual; POINTS: 84000; TOTAL: \$2,809.62; PER DIEM: \$0.92; NOTICE DATE: August 27, 2025 OBLIGOR: Sherly Pallivathuckal Nelson, 2347 BAIRD ST, Port Charlotte, FL 33948-4934; VOI: 271128-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,744.47; PER DIEM: \$0.89; NOTICE DATE: August 27, 2025 File Numbers: 25-008328, 25-008337, 25-008351, 25-008379, 25-008773 MDK-41178

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public

ORANGE COUNTY

Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the 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. Valerie N Edgcombe, 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: Wendell Trevor Valentine, 6436 E LOOKOUT LN, Anaheim, CA 92807-4827; VOI: 215523-01; TYPE: Odd Biennial; POINTS: 67100; TOTAL: \$1,539.90; PER DIEM: \$0.37; NOTICE DATE: August 27, 2025 OBLIGOR: Felicia Hackbarth, 100 MAPLE LEAF LANE, Elkton, VA 22827; VOI: 217641-02; TYPE: Annual; POINTS: 100000; TOTAL: \$3,213.00; PER DIEM: \$1.10; NOTICE DATE: August 27, 2025 OBLIGOR: Rafael Melchor, 9062 COUNTY ROAD D, Leipsic, OH 45856 and Yolanda Melchor, 9062 COUNTY ROAD D, Leipsic, OH 45856; VOI: 231063-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,734.47; PER DIEM: \$0.89; NOTICE DATE: August 27, 2025 OBLIGOR: Gary Lynn Davis, 11852 SW DUBLIN ST, Wilsonville, OR 97070-7255 and Julianne Ross Davis, 11852 SW DUBLIN ST, Wilsonville, OR 97070-7255; VOI: 260507-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.50; PER DIEM: \$0.23; NOTICE DATE: August 27, 2025 OBLIGOR: Eha Mall Accursi, 2363 SULPHUR SPRINGS DR RR 1, Ridgeville LOS 1M0 Canada and Gary Edward Accursi, 2363 SULPHUR SPRINGS DR RR#1, Ridgeville Los 1m0 Canada; VOI: 263267-03; TYPE: Annual; POINTS: 130000; TOTAL: \$3,967.24; PER DIEM: \$1.42; NOTICE DATE: August 27, 2025 File Numbers: 25-008354, 25-008367, 25-008461, 25-008697, 25-008721 MDK-41208

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Roberta Elder, 185-21 JORDAN AVE., Hollis, NY 11412 and Justin L. Elder, 185-21 JORDAN AVE., Hollis, NY 11412; VOI: 220943-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,708.21; PER DIEM: \$0.88; NOTICE DATE: August 28, 2025 OBLIGOR: William Robert Ashburn, 1431 WINDJAMMER LOOP, Lutz, FL 33559-6734 and Christina M. Ashburn, 1431 WINDJAMMER LOOP, Lutz, FL 33559-6734; VOI: 227125-01; TYPE: Annual; POINTS: 25000; TOTAL: \$1,427.98; PER DIEM: \$0.30; NOTICE DATE: August 28, 2025 OBLIGOR: Kenneth L. Rodriguez, 217 WINDSOR DR, Bolingbrook, IL 60440-1746; VOI: 278382-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.73; PER DIEM: \$0.23; NOTICE DATE: August 28, 2025 OBLIGOR: Renee Keebaugh Gerdes, 3143 SIERRA WAY, Lebanon, OH 45036 and Christopher J Gerdes, 3143 SIERRA WAY, Lebanon, OH 45036; VOI: 292255-02; TYPE: Annual; POINTS: 81000; TOTAL: \$2,735.36; PER DIEM: \$0.89; NOTICE DATE: August 28, 2025 OBLIGOR: Amy M. Carpenter, 4348

ORANGE COUNTY

BECK DR, Maumee, OH 43537-1804 and Robert Mack Carpenter, 4348 BECK DR, Maumee, OH 43537-1804; VOI: 308090-01; TYPE: Annual; POINTS: 281000; TOTAL: \$7,772.36; PER DIEM: \$3.08; NOTICE DATE: August 28, 2025 File Numbers: 25-008393, 25-008436, 25-008815, 25-008911, 25-008998 MDK-41168

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Kiana S. Muhly, 130 MONUMENT RD, APT 523, Bala Cynwyd, PA 19004-1767 and Alexis C. Muhly, 511 RIGHTERS MILL RD, Penn Valley, PA 19072-1424; VOI: 221856-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,739.81; PER DIEM: \$0.89; NOTICE DATE: September 2, 2025 OBLIGOR: Marianna Louise Smith, 86B SCHOOL ST, Manchester, MA 01944-1136 and Shawn M. Smith, 23 ELMCREST RD, Wakefield, MA 01880-1536; VOI: 235803-01; TYPE: Annual; POINTS: 74000; TOTAL: \$2,562.71; PER DIEM: \$0.81; NOTICE DATE: September 2, 2025 OBLIGOR: Anthony Durwin Smith, 5679 JANUS AVE, North Port, FL 34288-8337 and Karen Denise Smith, 5679 JANUS AVE, North Port, FL 34288-8337; VOI: 246987-05; TYPE: Annual; POINTS: 35000; NOTICE DATE: September 2, 2025 OBLIGOR: Eddy Dean Laclair, 4558 MESA MORENO DR, Las Cruces, NM 88011-7234; VOI: 279745-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,387.98; PER DIEM: \$0.73; NOTICE DATE: September 2, 2025 OBLIGOR: Linda F. Heinze, 31 SHADY BRK, West Springfield, MA 01089-1700 and Jeffrey Norman Heinze, 31 SHADY BRK, West Springfield, MA 01089-1700; VOI: 291324-01; TYPE: Annual; POINTS: 110000; TOTAL: \$3,470.84; PER DIEM: \$1.20; NOTICE DATE: September 2, 2025 File Numbers: 25-008397, 25-008511, 25-008607, 25-008820, 25-008899 MDK-41190

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat.

ORANGE COUNTY

§721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Martin Anthony Deters, 1345 PAR THREE DR, Sparks, NV 89436-3750; VOI: 222492-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,386.52; PER DIEM: \$0.73; NOTICE DATE: August 31, 2025 OBLIGOR: Robert F. Lamb, 171 Worcester St, New Bedford, MA 02745 and Cheryl A. Foisy, 171 Worcester St, New Bedford, MA 02745; VOI: 226736-01; TYPE: Odd Biennial; POINTS: 37000; TOTAL: \$1,161.23; PER DIEM: \$0.20; NOTICE DATE: August 31, 2025 OBLIGOR: Theresa Whitehead Williams, 5103 ROLLINGWOOD DR, West Lake Hills, TX 78746-5530; VOI: 238373-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,346.50; PER DIEM: \$0.28; NOTICE DATE: August 31, 2025 OBLIGOR: Jessica Marie Socolovitch, 3407 INDIAN TRAIL RD, Cheboygan, MI 49721-9721; VOI: 242864-01; TYPE: Annual; POINTS: 44000; TOTAL: \$3,002.26; PER DIEM: \$0.98; NOTICE DATE: August 31, 2025 OBLIGOR: Jeffrey Scott Childers, 60 WENTWORTH LN, Villa Rica, GA 30180-7244 and Pamela Lynn Childers, 60 WENTWORTH LN, Villa Rica, GA 30180-7244; VOI: 276646-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,108.62; PER DIEM: \$1.05; NOTICE DATE: August 31, 2025 File Numbers: 25-008400, 25-008433, 25-008535, 25-006705, 25-008800 MDK-41180

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Patricia Lynn Visser, 1209 JACKSON ST, Albion, MI 49224-1923; VOI: 213996-01; TYPE: Annual; POINTS: 100000; TOTAL: \$3,211.90; PER DIEM: \$1.10; NOTICE DATE: August 26, 2025 OBLIGOR: James Anthony Donaldson, 910 NEWELL CIR, Seymour, TN 37865-4224 and Shanna Renee Donaldson, 910 NEWELL CIR, Seymour, TN 37865-4224; VOI: 220143-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,382.87; PER DIEM: \$0.73; NOTICE DATE: August 26, 2025 OBLIGOR: Hector Lopez, 268 TENNYSON DR, Lancaster, PA 17602-4042 and Otilia Lopez, 9 LEEDS CT, Lancaster, PA 17602-4676; VOI: 220861-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,382.87; PER DIEM: \$0.73; NOTICE DATE: August 26, 2025 OBLIGOR: Emma G. Lemire, 87 NELSON RD, Saint Albans, ME 04971-7515; VOI: 223639-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,733.58; PER DIEM: \$0.89; NOTICE DATE: August 26, 2025 OBLIGOR: Nina A. Palmieri, 2030 S OCEAN DR, APT 515, Hallandale Beach, FL 33009-6607 and Angela Digiovanni, 2030 S OCEAN DR, APT 515, Hallandale Beach, FL 33009-6607; VOI: 252782-01; TYPE: Annual; POINTS: 44000; TOTAL: \$3,094.63; PER DIEM: \$0.96; NOTICE DATE: August 26, 2025 File Numbers: 25-008345, 25-008385, 25-008391, 25-008404, 25-006711 MDK-41202

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this

ORANGE COUNTY

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. Valerie N Edgcombe, 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: Tonia M. Vincent, 126 LIBERTY WAY, Deptford, NJ 08096-6822; VOI: 212532-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$1,539.53; PER DIEM: \$0.37; NOTICE DATE: August 26, 2025 OBLIGOR: Emilie G. Lemire, 87 NELSON RD, Saint Albans, ME 04971-7515; VOI: 223639-02; TYPE: Annual; POINTS: 81000; TOTAL: \$2,733.58; PER DIEM: \$0.89; NOTICE DATE: August 26, 2025 OBLIGOR: John R. Grandrimo, 8 JOSIE LN, Sicklerville, NJ 08081-4948 and Mary Craig Grandrimo, 8 JOSIE LN, Sicklerville, NJ 08081-4948; VOI: 224388-02; TYPE: Annual; POINTS: 81000; TOTAL: \$2,619.08; PER DIEM: \$0.84; NOTICE DATE: August 26, 2025 OBLIGOR: Joseph Deguara, 233 SOUTHERN BLVD, Nesconset, NY 11767-2708; VOI: 224838-02; TYPE: Annual; POINTS: 81000; TOTAL: \$2,733.58; PER DIEM: \$0.89; NOTICE DATE: August 26, 2025 OBLIGOR: Ain H. Farrow, 258 DIAMOND HILL RD, Berkeley Hts, NJ 07922-2701 and Nyoka Stackhouse Green, 607 PRESTWICK DR, Easton, PA 18042-6978; VOI: 252288-01; TYPE: Even Biennial; POINTS: 110000; TOTAL: \$2,866.44; PER DIEM: \$0.92; NOTICE DATE: August 26, 2025 File Numbers: 25-008340, 25-008405, 25-008412, 25-008418, 25-006675 MDK-41166

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Rashaan Akili Peek, 9930 LANAKEN DR, Charlotte, NC 28216-2167; VOI: 225143-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$1,171.23; PER DIEM: \$0.20; NOTICE DATE: August 31, 2025 OBLIGOR: Robert Paul Dimler, 215 ELTON HILLS DR NW, Rochester, MN 55901-2482 and Carole Ann Dimler, 3318 TERRI CT SW, Byron, MN 55920-6206; VOI: 240262-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,369.01; PER DIEM: \$0.75; NOTICE DATE: August 31, 2025 OBLIGOR: Adam Patrick Roberts, 6612 153RD STREET CT E, Puyallup, WA 98375-7140 and Annie Sarah Bailey, 6612 153RD STREET CT E, Puyallup, WA 98375-7140; VOI: 254846-01; TYPE: Annual; POINTS: 44000; TOTAL: \$1,804.34; PER DIEM: \$0.48; NOTICE DATE: August 31, 2025 OBLIGOR: Christopher Thomas Hillman, 3706 SUNNYSIDE ST, Pensacola, FL 32507-2754 and Alexys Joan Hillman, 3706 SUNNYSIDE ST, Pensacola, FL 32507-2754; VOI: 269941-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,217.42; PER DIEM: \$0.23; NOTICE DATE: August 31, 2025 OBLIGOR: Justin Cory Dodd, 11535 SW 56TH ST, Miami, FL 33165-6810; VOI: 282623-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,386.52; PER DIEM: \$0.73; NOTICE DATE: August 31, 2025 File Numbers: 25-008421, 25-008548, 25-008667, 25-008768, 25-008843 MDK-41186

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

| LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   |
|--|--|---|--|---|
| <b>ORANGE COUNTY</b> <p>has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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 Anthony Jackson, 8911 PERRY PARK DR, Denham Springs, LA 70726-6750 and Leslie Delane Daniels-Jackson, 8911 PERRY PARK DR, Denham Springs, LA 70726-6750; VOI: 226288-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,345.94; PER DIEM: \$0.28; NOTICE DATE: August 29, 2025 OBLIGOR: Gloria Ann Pumphrey, 10012 BEHUN DR, Cheltenham, MD 20623-1065; VOI: 235585-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.96; PER DIEM: \$0.23; NOTICE DATE: August 29, 2025 OBLIGOR: Virgil Lafredrick Franklin, 55 GUNNER DR, Fort Mitchell, AL 36856-4330 and Wanda Lynn Franklin, 55 GUNNER DR, Fort Mitchell, AL 36856-4330; VOI: 274368-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,626.60; PER DIEM: \$0.40; NOTICE DATE: August 29, 2025 OBLIGOR: Brian Patrick Bellman, 1934 PEACH BLOSSOM LN, Hebron, KY 41048-7908 and Jessica Dawn Bellman, 1934 PEACH BLOSSOM LN, Hebron, KY 41048-7908; VOI: 283243-01; TYPE: Annual; POINTS: 44000; TOTAL: \$1,803.38; PER DIEM: \$0.48; NOTICE DATE: August 29, 2025 OBLIGOR: Gilberto Hernandez, 21758 LUISA, San Antonio, TX 78259-2159 and Esmeralda Ilhuicatzli Hernandez, 24619 HICKORY MDW, San Antonio, TX 78261-2472; VOI: 289941-02; TYPE: Annual; POINTS: 81000; TOTAL: \$5,120.61; PER DIEM: \$1.77; NOTICE DATE: August 29, 2025 File Numbers: 25-008430, 25-008508, 25-008792, 25-008847, 25-008889 MDK-41210</p> | <b>ORANGE COUNTY</b> <p>VOI: 234657-01; TYPE: Annual; POINTS: 51700; TOTAL: \$1,999.79; PER DIEM: \$0.57; NOTICE DATE: September 1, 2025 OBLIGOR: John W. Barrett, 105 SAINT JAMES PL, Cape May, NJ 08204-1753 and Emily J Barrett, 105 SAINT JAMES PL, Cape May, NJ 08204-1753; VOI: 258962-02; TYPE: Annual; POINTS: 44000; TOTAL: \$1,804.82; PER DIEM: \$0.48; NOTICE DATE: September 1, 2025 OBLIGOR: Sara Beth Anema, 2262 JAUDON RD, Dover, FL 33527; VOI: 266736-01; TYPE: Annual; POINTS: 51700; TOTAL: \$1,999.79; PER DIEM: \$0.57; NOTICE DATE: September 1, 2025 OBLIGOR: Michael Dogantzis, 11441 LAUREL BROOK CT, Riverview, FL 33569 and Ritamarie Dogantzis, 11441 LAUREL BROOK CT, Riverview, FL 33569; VOI: 275156-01; TYPE: Annual; POINTS: 38000; TOTAL: \$1,654.16; PER DIEM: \$0.42; NOTICE DATE: September 1, 2025 File Numbers: 25-008441, 25-008498, 25-008687, 25-008750, 25-008794 MDK-41195</p> | <b>ORANGE COUNTY</b> <p>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. Valerie N Edgcombe, 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: Donna Christine Le Pera, 216 BROOKTHORPE CIR, Broomall, PA 19008-3004 and Joseph A Lepera, 216 BROOKTHORPE CIR, Broomall, PA 19008-3004; VOI: 232054-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,703.15; PER DIEM: \$0.87; NOTICE DATE: August 28, 2025 OBLIGOR: Donald Ole Iverson, 612 KLEIN AVE, Surrey, ND 58785-8002; VOI: 232706-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$1,714.55; PER DIEM: \$0.44; NOTICE DATE: August 28, 2025 OBLIGOR: Matthew Paul Cowley, 132 SW 62ND ST, APT 590, Gainesville, FL 32607-6045 and Aisha Mashonna Cowley, 132 SW 62ND ST, APT 590, Gainesville, FL 32607-6045; VOI: 243940-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.73; PER DIEM: \$0.23; NOTICE DATE: August 28, 2025 OBLIGOR: Walter Lawrence Wolf, 2276 MOURNING DOVE CT SE, Grand Rapids, MI 49546-7514 and Ruth Ellen Moxon, 2276 MOURNING DOVE CT SE, Grand Rapids, MI 49546-7514; VOI: 260508-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$1,540.27; PER DIEM: \$0.37; NOTICE DATE: August 28, 2025 OBLIGOR: Jose Armando Guerra, 9542 CANVASBACK DR, Laredo, TX 78045-5114 and Laura Verenice Guerra, 9542 CANVASBACK DR, Laredo, TX 78045-5114; VOI: 266751-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.73; PER DIEM: \$0.23; NOTICE DATE: August 28, 2025 File Numbers: 25-008476, 25-008484, 25-008581, 25-008698, 25-008751 MDK-41192</p> | <b>ORANGE COUNTY</b> <p>has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Interest as recorded in the Official Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the 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. Valerie N Edgcombe, 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: Andrew C. Lucchini, 3 OLD LANTERN RD, Danbury, CT 06810-8422 and Alva Bound, 3 OLD LANTERN RD, Danbury, CT 06810-8422; VOI: 200620-01; TYPE: Annual; POINTS: 150000; TOTAL: \$4,475.76; PER DIEM: \$1.64; NOTICE DATE: August 30, 2025 OBLIGOR: Randy Michael Vanallen, 2008 RIVERRUN PKWY, Salina, KS 67401-8722 and Tara Fawn Van Allen, 732 JOANIE LN, Salina, KS 67401-9851; VOI: 234086-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,356.22; PER DIEM: \$0.28; NOTICE DATE: August 30, 2025 OBLIGOR: Philip Kent Brewer, 3009 SUTHERLAND DRIVE, Little River, SC 29566 and Carol Ann Brewer, C/O RFA CORPORATION 20715 N PIMA RD SUITE 108#1041, Scottsdale, AZ 85255; VOI: 284504-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,385.79; PER DIEM: \$0.73; NOTICE DATE: August 30, 2025 OBLIGOR: Marc Allan Weiss, 26477 THACKERY LN, Stevenson Ranch, CA 91381-1454 and Maggie Lizardi Weiss, 26477 THACKERY LN, Stevenson Ranch, CA 91381-1454; VOI: 290499-01; TYPE: Annual; POINTS: 51700; TOTAL: \$1,998.65; PER DIEM: \$0.57; NOTICE DATE: August 30, 2025 OBLIGOR: Megan E. Straub, 196 PIXIE MOSS RD, Pottstown, PA 19464-1014; VOI: 293446-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,627.00; PER DIEM: \$0.40; NOTICE DATE: August 30, 2025 File Numbers: 25-008265, 25-008495, 25-008853, 25-008897, 25-008919 MDK-41193</p> | <b>ORANGE COUNTY</b> <p>TYPE: Annual; POINTS: 44000; TOTAL: \$1,804.34; PER DIEM: \$0.48; NOTICE DATE: September 1, 2025 OBLIGOR: Damian Edward Eker, 12625 NW 76TH ST, Parkland, FL 33076-4227 and Amy Lind Eker, 2666 NW 84TH AVE, Coral Springs, FL 33065-5333; VOI: 248374-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,738.03; PER DIEM: \$0.89; NOTICE DATE: September 1, 2025 OBLIGOR: Jane A. Malecki, 95 DITMAR BLVD, Whitehouse Station, NJ 08889-3739 and Andrew T Malecki, 95 DITMAR BLVD, Whitehouse Station, NJ 08889-3739; VOI: 254172-01; TYPE: Annual; POINTS: 55000; TOTAL: \$2,081.72; PER DIEM: \$0.60; NOTICE DATE: September 1, 2025 OBLIGOR: Gilberto Hernandez, 21758 LUISA, San Antonio, TX 78259-2159 and Esmeralda Ilhuicatzli Hernandez, 24619 HICKORY MDW, San Antonio, TX 78261-2472; VOI: 289941-01; TYPE: Annual; POINTS: 81000; TOTAL: \$5,124.15; PER DIEM: \$1.77; NOTICE DATE: September 1, 2025 File Numbers: 25-008509, 25-008543, 25-008617, 25-008657, 25-008888 MDK-41213</p> |

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Emily A. Lynch, 279 BEACH MOUNTAIN RD, Dripping Springs, TX 78620-2252; VOI: 227279-01; TYPE: Annual; POINTS: 44000; TOTAL: \$1,804.82; PER DIEM: \$0.48; NOTICE DATE: September 1, 2025 OBLIGOR: Hector Estrada III, 5027 Camp Creek Road, Baytown, TX 77523;

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Richard Francis Thompson Jr., 5864 MILLSTONE MOUNTAIN RD, Rockwood, TN 37854-7277 and Tonya Ann Thompson, 312 ABBY CIR, Greenville, SC 29607-6428; VOI: 231780-02; TYPE: Annual; POINTS: 81000; TOTAL: \$2,738.03; PER DIEM: \$0.89; NOTICE DATE: August 31, 2025 OBLIGOR: Steven R. Monko, PO BOX 1384, Pt Pleasant Beach, NJ 08742-1384 and Dawn E. Monko, 335 W VETERANS HWY, Jackson, NJ 08527-3702; VOI: 249811-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: \$1,249.70; PER DIEM: \$0.24; NOTICE DATE: August 31, 2025 OBLIGOR: Walter Rollin Henderson, 19331 BERKELEY RD, Detroit, MI 48221-1803 and Denise Bell Henderson, 19331 BERKELEY RD, Detroit, MI 48221-1803; VOI: 281779-01; TYPE: Annual; POINTS: 115000; TOTAL: \$3,595.16; PER DIEM: \$1.26; NOTICE DATE: August 31, 2025 OBLIGOR: Quentin Samuel Salmons, 1405 LAKEVIEW HEIGHTS, Pittsfield, IL 62363 and Lindsey Michelle Salmons, 271 BEALE AVE, Saint Augustine, FL 32092-0038; VOI: 292049-01; TYPE: Annual; POINTS: 44000; TOTAL: \$1,804.34; PER DIEM: \$0.48; NOTICE DATE: August 31, 2025 OBLIGOR: Richard A. Gallegos, 4920 W JOYCE CIR, Glendale, AZ 85308-3422 and Lorraine M. Gallegos, 4920 W JOYCE CIR, Glendale, AZ 85308-3422; VOI: 305896-01; TYPE: Annual; POINTS: 93000; TOTAL: \$3,040.46; PER DIEM: \$1.02; NOTICE DATE: August 31, 2025 File Numbers: 25-008469, 25-008629, 25-008838, 25-008905, 25-008987 MDK-41199

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Eric Oneal Gray, 224 CASS CIR, Flint, TX 75762-6990 and Kimberly Ann Gray, 224 CASS CIR, Flint, TX 75762-6990; VOI: 232383-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,738.92; PER DIEM: \$0.89; NOTICE DATE: September 1, 2025 OBLIGOR: Emmanuel J. Escobar, 3 ALDER AVE, Southampton, NY 11968-2301; VOI: 243377-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: \$1,726.31; PER DIEM: \$0.44; NOTICE DATE: September 1, 2025 OBLIGOR: Veena Kumari Wulfkuhle, 2701 S OCEAN BLVD, UNIT 814, Myrtle Beach, SC 29577-4848; VOI: 279324-02; TYPE: Annual; POINTS: 44000; TOTAL: \$1,804.82; PER DIEM: \$0.48; NOTICE DATE: September 1, 2025 OBLIGOR: Gerald Wayne Sellers, 447 WIREGRASS RD, Rockingham, NC 28379-7645 and Margaret Burchette Sellers, 447 WIREGRASS RD, Rockingham, NC 28379-7645; VOI: 296161-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,109.67; PER DIEM: \$1.05; NOTICE DATE: September 1, 2025 OBLIGOR: Richard Bruce Gosen, 18508 SPRINGCREST DR, Minnetonka, MN 55345-5033 and Joan Marie Gosen, 18508 SPRINGCREST DR, Minnetonka, MN 55345-5033; VOI: 304087-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,627.80; PER DIEM: \$0.40; NOTICE DATE: September 1, 2025 File Numbers: 25-008479, 25-008575, 25-008817, 25-008940, 25-008976 MDK-41207

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Luis Ramos, 155 NW 27TH CT, Miami, FL 33125-5023 and Maria D. Alonso, 1805 SW 104TH CT, Miami, FL 33165-7331; VOI: 235603-01; TYPE: Annual; POINTS: 67100; TOTAL: \$1,920.15; PER DIEM: \$0.55; NOTICE DATE: September 1, 2025 OBLIGOR: Edward F. Rossi, 41 ENTWISTLE AVE, Nutley, NJ 07110-3209; VOI: 239427-02;

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right

(Continued on next page)

| LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  |
|---|--|--|---|--|
| <div>ORANGE COUNTY</div> <div><p>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. Valerie N Edgcombe, 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: Jack C. Louiso, 907 RIVERVIEW PL, Cincinnati, OH 45202-1622; VOI: 238496-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,627.80; PER DIEM: \$0.40; NOTICE DATE: September 1, 2025 OBLIGOR: Yulia Gonzalez, 540 BRICKELL KEY DR, UNIT 1523, Miami, FL 33131; VOI: 242695-01; TYPE: Annual; POINTS: 106000; TOTAL: \$3,369.16; PER DIEM: \$1.16; NOTICE DATE: September 1, 2025 OBLIGOR: Ryan Rhett Dykes, 40 CONSTANCE CT, Santa Rosa Beach, FL 32459-5044; VOI: 280490-01; TYPE: Annual; POINTS: 25800; TOTAL: \$1,355.62; PER DIEM: \$0.28; NOTICE DATE: September 1, 2025 OBLIGOR: Barbara Jean Walton, 2468 NW HOLIDAY CT, Stuart, FL 34994-9232; VOI: 281309-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,109.67; PER DIEM: \$1.05; NOTICE DATE: September 1, 2025 OBLIGOR: David Wayne Brown, 363 LEE ROAD 2091, Phenix City, AL 36870-1065 and Whitney Faith Brown, 363 LEE ROAD 2091, Phenix City, AL 36870-1065; VOI: 282003-01; TYPE: Annual; POINTS: 81000; TOTAL: \$1,728.00; PER DIEM: \$0.47; NOTICE DATE: September 1, 2025 File Numbers: 25-008538, 25-008564, 25-008825, 25-008833, 25-008842 MDK-41176</p><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Condominium Interest as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Deborah L. Day, 6831 HUNTINGDON ST, Harrisburg, PA 17111-4436; VOI: 218454-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,737.14; PER DIEM: \$0.89; NOTICE DATE: August 31, 2025 OBLIGOR: Charlotte Lorraine Morris, 10137 SILVER MAPLE CT, Fort Myers, FL 33913 and Craig Lamar Odum, C/O SUSSMAN ASSOCIATES 410 S. RAMPART BLVD, SUITE 390, Las Vegas, NV 89145; VOI: 244431-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,627.40; PER DIEM: \$0.40; NOTICE DATE: August 31, 2025 OBLIGOR: Charles Ronald Anthony, PO BOX 969 2861 ROE HAMPTON CLOSE, Tarpon Springs, FL 34688-0969 and Lasandra Lee Anthony, PO BOX 969 2861 ROE HAMPTON CLOSE, Tarpon Springs, FL 34688-0969; VOI: 277889-03; TYPE: Annual; POINTS: 37000; TOTAL: \$1,627.40; PER DIEM: \$0.40; NOTICE DATE: August 31, 2025 OBLIGOR: John Thomas Szeghy, 52 SHEFFIELD PL, SOUTHINGTON, CT 06489; VOI: 283070-01; TYPE: Annual; POINTS: 44000; TOTAL: \$1,804.34; PER DIEM: \$0.48; NOTICE DATE: August 31, 2025 OBLIGOR: Rene Joshua Rivera, 8119 BELSHIRE DRIVE, Orlando, FL 32835; VOI: 292066-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,627.00; PER DIEM: \$0.40; NOTICE DATE: August 31, 2025 OBLIGOR: Rodney Deleon Truss, 292 ARBORVIEW DR, Mcdonough, GA 30252-2989 and Mercadys Rian Truss, 156 SUNLAND BLVD, Mcdonough, GA 30253-6001; VOI: 277269-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,345.94; PER DIEM: \$0.28; NOTICE DATE: August 29, 2025 OBLIGOR:</p></div> | <div>ORANGE COUNTY</div> <div><p>Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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 Anthony Hill, 2536 CAPRERA CIR, Jacksonville, FL 32246-5574; VOI: 248349-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,217.19; PER DIEM: \$0.23; NOTICE DATE: August 30, 2025 OBLIGOR: Brent S. Hunter, 5101 NEWLAND AVE, Cheyenne, WY 82009-5510; VOI: 259038-01; TYPE: Odd Biennial; POINTS: 37000; TOTAL: \$950.32; PER DIEM: \$0.13; NOTICE DATE: August 30, 2025 OBLIGOR: Celia Noble Mckinley, PO BOX 545, Swansboro, NC 28584-0545; VOI: 263217-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,626.60; PER DIEM: \$0.40; NOTICE DATE: August 30, 2025 OBLIGOR: Sascha C. Morton, PO BOX 470553, Celebration, FL 34747-0553; VOI: 281237-03; TYPE: Annual; POINTS: 176700; TOTAL: \$5,147.77; PER DIEM: \$1.94; NOTICE DATE: August 30, 2025 OBLIGOR: Carol S. Creadon, 69 LINCOLN AVE, APT 2S, Riverside, IL 60546-2535; VOI: 281481-04; TYPE: Annual; POINTS: 67100; TOTAL: \$2,385.79; PER DIEM: \$0.73; NOTICE DATE: August 30, 2025 File Numbers: 25-008616, 25-008688, 25-008718, 25-008832, 25-008837 MDK-41188</p><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Katrina J. Hemming, PO BOX 663, Circleville, OH 43113-0663; VOI: 233257-01; TYPE: Annual; POINTS: 44000; TOTAL: \$1,803.38; PER DIEM: \$0.48; NOTICE DATE: August 29, 2025 OBLIGOR: Erika M. Rivera, 602 PARK AVE, APT 4C, Brooklyn, NY 11206-7509 and Ernesto Rivera, 602 PARK AVE, APT 4C, Brooklyn, NY 11206-7509; VOI: 234798-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,345.94; PER DIEM: \$0.28; NOTICE DATE: August 29, 2025 OBLIGOR: Lisa Jane Sorensen, 401 DILBECK RD E, Rainsville, AL 35986-4318 and James Gerard Sorensen, 5000 RICHARDSONDR, Jonesboro, AR 72404-8164; VOI: 249491-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,736.25; PER DIEM: \$0.89; NOTICE DATE: August 29, 2025 OBLIGOR: Rodney Deleon Truss, 292 ARBORVIEW DR, Mcdonough, GA 30252-2989 and Mercadys Rian Truss, 156 SUNLAND BLVD, Mcdonough, GA 30253-6001; VOI: 277269-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,345.94; PER DIEM: \$0.28; NOTICE DATE: August 29, 2025 OBLIGOR:</p></div> | <div>ORANGE COUNTY</div> <div><p>Kimberly A. Tyson, 2247 NOELLE PL, Powder Springs, GA 30127-5623 and Cyril Mackenzie Tyson Jr., 2247 NOELLE PL, Powder Springs, GA 30127-5623; VOI: 286184-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,736.25; PER DIEM: \$0.89; NOTICE DATE: August 29, 2025 File Numbers: 25-008488, 25-008499, 25-008625, 25-008802, 25-008862 MDK-41179</p><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Damian Edward Eker, 12625 NW 76TH ST, Parkland, FL 33076-4227 and Amy Lind Eker, 2666 NW 84TH AVE, Coral Springs, FL 33065-5333; VOI: 248374-04; TYPE: Annual; POINTS: 81000; TOTAL: \$2,736.25; PER DIEM: \$0.89; NOTICE DATE: August 29, 2025 OBLIGOR: Anne Wallace Foster, 1206 MORGAN DR, Reidsville, NC 27320-5549; VOI: 250636-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,379.48; PER DIEM: \$0.73; NOTICE DATE: August 29, 2025 OBLIGOR: James L. Harris, 15 LENOX DR, Hainesport, NJ 08036-6203 and Jennifer Harris, 15 LENOX DR, Hainesport, NJ 08036-6203; VOI: 252571-02; TYPE: Annual; POINTS: 51700; TOTAL: \$1,998.08; PER DIEM: \$0.57; NOTICE DATE: August 29, 2025 OBLIGOR: Nikunj V. Jadawala, 3716 TALMINE LN, Bargersville, IN 46106-9626 and Varun M. Patel, 3765 WESTBURY CT, Elgin, IL 60124-1214; VOI: 284146-01; TYPE: Annual; POINTS: 39000; TOTAL: \$1,715.80; PER DIEM: \$0.43; NOTICE DATE: August 29, 2025 OBLIGOR: Sascha C. Morton, PO BOX 470553, Celebration, FL 34747-0553 and Christian R Morton, PO BOX 470553, Celebration, FL 34747-0553 and Lisa M Morton, PO BOX 470553, Celebration, FL 34747-0553; VOI: 294641-02; TYPE: Annual; POINTS: 44000; TOTAL: \$1,803.38; PER DIEM: \$0.48; NOTICE DATE: August 29, 2025 File Numbers: 25-008620, 25-008636, 25-008648, 25-008852, 25-008927 MDK-41194</p><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Jessica Semsedini, 14040 LENMOORE RD, Van Buren Township, MI 48111; VOI: 230852-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$2,819.35; PER DIEM: \$1.55; NOTICE DATE: August 28, 2025 OBLIGOR: Dustin Shane French, 13810 NORTHCREST RD, Hagerstown, MD 21742-2447 and Candace Ryan Dunkin, 102 BRYAN PL, Hagerstown, MD 21740-4531; VOI: 238042-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,625.80; PER DIEM: \$0.40; NOTICE DATE: August 28, 2025 OBLIGOR: Elizabeth Jane Dalton as Trustee of the Elizabeth J. Dalton Trust U/A Dated 10/26/1998, 4720 LOCUST ST NE #308, St Petersburg, FL 33703; VOI: 279097-01; TYPE: Annual; POINTS: 364000; TOTAL: \$9,858.83; PER DIEM: \$3.99; NOTICE DATE: August 28, 2025 OBLIGOR: Gary Gene Warner Jr., 1080 SPRING HILL RD, Shelbyville, IN 46176-2762 and Jami Anise Seibert, 1080 SPRING HILL RD, Shelbyville, IN 46176-2762; VOI: 279844-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.50; PER DIEM: \$0.23; NOTICE DATE: August 28, 2025 OBLIGOR: Cheree O. Mason, 24617 136TH AVE, Rosedale, NY 11422-1618; VOI: 303613-01; TYPE: Annual; POINTS: 25800; TOTAL: \$1,344.22; PER DIEM: \$0.28; NOTICE DATE: August 28, 2025 File Numbers: 25-006638, 25-008530, 25-008816, 25-008823, 25-008971 MDK-41209</p><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest 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</p></div> | <div>ORANGE COUNTY</div> <div><p>Edgcombe, 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: Michael Leon Watkins, 4855 GRAND BANKS DR, Wimauma, FL 33598-4131 and Audrey Gordon-Watkins, 4855 GRAND BANKS DR, Wimauma, FL 33598-4131; VOI: 202885-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$1,715.43; PER DIEM: \$0.44; NOTICE DATE: August 30, 2025 OBLIGOR: Elba Esperanza Pinto, 816 NW 11TH ST, APT 809, Miami, FL 33136-3124 and Luis Augusto Pinto Blanco, 816 NW 11TH ST, APT 809, Miami, FL 33136-3124; VOI: 236797-02; TYPE: Annual; POINTS: 44000; TOTAL: \$1,805.16; PER DIEM: \$0.48; NOTICE DATE: August 30, 2025 OBLIGOR: Estela M. Lapinel, 167 FRANKLIN AVE, Sea Cliff, NY 11579-1703 and Sergei P. Lapinel, 167 FRANKLIN AVE, Sea Cliff, NY 11579-1703; VOI: 271626-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,117.57; PER DIEM: \$1.05; NOTICE DATE: August 30, 2025 OBLIGOR: Amanda Marie Depoy, 315 MOUNTAIN VIEW CIR, Ocoee, TN 37361-3467 and James Allen Biggerstaff, 315 MOUNTAIN VIEW CIR, Ocoee, TN 37361-3467; VOI: 289321-01; TYPE: Annual; POINTS: 139000; TOTAL: \$4,198.50; PER DIEM: \$1.52; NOTICE DATE: August 30, 2025 File Numbers: 25-008278, 25-008519, 25-008778, 25-006725, 25-008877 MDK-41196</p><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Jessica Semsedini, 14040 LENMOORE RD, Van Buren Township, MI 48111; VOI: 230852-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$2,819.35; PER DIEM: \$1.55; NOTICE DATE: August 28, 2025 OBLIGOR: Dustin Shane French, 13810 NORTHCREST RD, Hagerstown, MD 21742-2447 and Candace Ryan Dunkin, 102 BRYAN PL, Hagerstown, MD 21740-4531; VOI: 238042-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,625.80; PER DIEM: \$0.40; NOTICE DATE: August 28, 2025 OBLIGOR: Elizabeth Jane Dalton as Trustee of the Elizabeth J. Dalton Trust U/A Dated 10/26/1998, 4720 LOCUST ST NE #308, St Petersburg, FL 33703; VOI: 279097-01; TYPE: Annual; POINTS: 364000; TOTAL: \$9,858.83; PER DIEM: \$3.99; NOTICE DATE: August 28, 2025 OBLIGOR: Gary Gene Warner Jr., 1080 SPRING HILL RD, Shelbyville, IN 46176-2762 and Jami Anise Seibert, 1080 SPRING HILL RD, Shelbyville, IN 46176-2762; VOI: 279844-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.50; PER DIEM: \$0.23; NOTICE DATE: August 28, 2025 OBLIGOR: Cheree O. Mason, 24617 136TH AVE, Rosedale, NY 11422-1618; VOI: 303613-01; TYPE: Annual; POINTS: 25800; TOTAL: \$1,344.22; PER DIEM: \$0.28; NOTICE DATE: August 28, 2025 File Numbers: 25-006638, 25-008530, 25-008816, 25-008823, 25-008971 MDK-41209</p><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest 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</p></div> | <div>ORANGE COUNTY</div> <div><p>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. Valerie N Edgcombe, 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: Bruce Thomas Bullion III, 2421 HAWKHURST ST, Memphis, TN 38119-7342 and Laura Lovett Bullion, 2421 HAWKHURST ST, Memphis, TN 38119-7342; VOI: 213050-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: \$1,714.55; PER DIEM: \$0.44; NOTICE DATE: August 29, 2025 OBLIGOR: Sascha C. Morton, PO BOX 470553, Celebration, FL 34747-0553; VOI: 281237-01; TYPE: Annual; POINTS: 176700; TOTAL: \$5,145.83; PER DIEM: \$1.94; NOTICE DATE: August 29, 2025 OBLIGOR: Ralph M. Keefe, 11545 SHAFFER RD, Swanton, OH 43558-8560 and Linda Mary Keefe, 11545 SHAFFER RD, Swanton, OH 43558-8560; VOI: 287765-01; TYPE: Odd Biennial; POINTS: 25000; TOTAL: \$1,010.21; PER DIEM: \$0.14; NOTICE DATE: August 29, 2025 OBLIGOR: Cecelia Helen Abraham, 5 JEREMIAH CIR, Medford, MA 02155 and Alice F Byrne, 5 JEREMIAH CIR, Medford, MA 02155-1676; VOI: 291656-01; TYPE: Annual; POINTS: 94000; TOTAL: \$3,062.48; PER DIEM: \$1.03; NOTICE DATE: August 29, 2025 OBLIGOR: Sascha C. Morton, PO BOX 470553, Celebration, FL 34747-0553 and Christian R Morton, PO BOX 470553, Celebration, FL 34747-0553 and Lisa M Morton, PO BOX 470553, Celebration, FL 34747-0553; VOI: 294641-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,384.33; PER DIEM: \$0.73; NOTICE DATE: August 29, 2025 File Numbers: 25-008342, 25-008830, 25-008870, 25-008900, 25-008926 MDK-41189</p><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Kimberly Marie Birt, 5324 TIDEWATER ST, Leesburg, FL 34748-7898; VOI: 238484-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,736.25; PER DIEM: \$0.89; NOTICE DATE: August 29, 2025 OBLIGOR: Muhammad Sajjad, 1609 BURNING WILLOW CT, Gastonia, NC 28054-1313; VOI: 244879-01; TYPE: Annual; POINTS: 25800; TOTAL: \$1,344.78; PER DIEM: \$0.28; NOTICE DATE: August 29, 2025 OBLIGOR: Rosemary A. Fogarty as Trustee of the Rosemary A. Fogarty Revocable Trust U/A dated 7/30/2015, 167 MELODY LN, Poinciana, FL 34759; VOI: 254882-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,786.25; PER DIEM: \$0.89; NOTICE DATE: August 29, 2025 OBLIGOR: Omar Galvez Ondoy, 452 GREEN ORCHARD PL, Riverside, CA 92506-7590 and Nanette Valentino Vergara, 452 GREEN ORCHARD PL, Riverside, CA 92506-7590; VOI: 287794-02; TYPE: Annual; POINTS: 179000; TOTAL: \$5,205.06; PER DIEM: \$1.96; NOTICE</p></div> |

(Continued on next page)

| LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  |
|---|---|---|--|--|
| <div>ORANGE COUNTY</div> <div>DATE: August 29, 2025 OBLIGOR: Tammy Marie Compton, 445 COOLEY SPRINGS SCHOOL RD, Chesnee, SC 29323-8306 and Mark Thomas Compton, 445 COOLEY SPRINGS SCHOOL RD, Chesnee, SC 29323-8306; VOI: 291841-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,385.06; PER DIEM: \$0.73; NOTICE DATE: August 29, 2025 File Numbers: 25-008536, 25-008589, 25-008668, 25-008873, 25-008903 MDK-41211</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Ricardo G. Neufville, 191 Clarken Dr, West Orange, NJ 07052-3432; VOI: 236540-01; TYPE: Annual; POINTS: 59000; TOTAL: \$2,182.68; PER DIEM: \$0.65; NOTICE DATE: August 30, 2025 OBLIGOR: Ariel Constantino Martinez Morgan, MADERO 54 # 30 COLONIA TEMOZON NORTE, Merida 97302 Mexico and Ghenesis De Jesus Bermudez Maldonado, MADERO 54 # 30 COLONIA TEMOZON NORTE, Merida 97302 Mexico; VOI: 244392-01; TYPE: Annual; POINTS: 51700; TOTAL: \$1,998.65; PER DIEM: \$0.57; NOTICE DATE: August 30, 2025 OBLIGOR: Derek Abraham Sabori, 2119 RALEIGH AVE, Costa Mesa, CA 92627-2924 and Sibley Elizabeth Sabori, 2119 RALEIGH AVE, Costa Mesa, CA 92627-2924; VOI: 272810-01; TYPE: Annual; POINTS: 44000; TOTAL: \$3,111.18; PER DIEM: \$0.96; NOTICE DATE: August 30, 2025 OBLIGOR: Jamie F. Kokoszka, 17669 N 2400 EAST RD, Towanda, IL 61776-9596 and Vanessa Te Kokoszka, 17669 N 2400 EAST RD, Towanda, IL 61776-9596; VOI: 282754-01; TYPE: Annual; POINTS: 40000; TOTAL: \$1,703.52; PER DIEM: \$0.44; NOTICE DATE: August 30, 2025 OBLIGOR: Sharon Marie Keplinger, 683 OLEANDER CIR, Virginia Beach, VA 23464-4218; VOI: 306021-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,395.79; PER DIEM: \$0.73; NOTICE DATE: August 30, 2025 File Numbers: 25-008513, 25-008584, 25-008789, 25-008844, 25-008988 MDK-41184</div> <div>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 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. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Richard John Doyle, 7211 MONTGOMERY RD, Midlothian, TX 76065-4827 and Hiide Oelgeschlager Doyle, 7211 MONTGOMERY RD, Midlothian, TX 76065-4827; VOI: 502006-01; TYPE: Annual; POINTS: 115000; TOTAL: \$4,215.40; PER DIEM: \$1.53; NOTICE DATE: August 28, 2025 OBLIGOR: Sherry Ann Roark, 4581 AZALEA DR, Naples, FL 34119-9055; VOI: 505590-02; TYPE: Annual; POINTS: 81000; TOTAL: \$3,313.81; PER DIEM: \$1.78; NOTICE DATE: August 28, 2025 OBLIGOR: Stacy Anne Matsuda, 2760 NW LINMERE DR, Portland, OR 97229-7008 and Melvin Lawrence Matsuda, 2760 NW LINMERE DR, Portland, OR 97229-7008; VOI: 507975-02; TYPE: Annual; POINTS: 67100; TOTAL: \$2,750.82; PER DIEM: \$0.89; NOTICE DATE: August 28, 2025 OBLIGOR: Lyvonja Albert Mitchell, 5780 GREAT NORTHERN BLVD, APT C1, North Olmsted, OH 44070-5610; VOI: 509373-03; TYPE: Annual; POINTS: 81000; TOTAL: \$5,774.37; PER DIEM:</div> | <div>ORANGE COUNTY</div> <div>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. Valerie N Edgecombe, 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: Stuart Mclean Rankin, 5550 S SHORE DR, APT 1103, Chicago, IL 60637-5034 and Marlene O. Rankin, 4800 CHICAGO BEACH DRIVE #2202-03 N, Chicago, IL 60615; VOI: 501511-01; TYPE: Annual; POINTS: 73000; TOTAL: \$2,935.28; PER DIEM: \$0.97; NOTICE DATE: September 2, 2025 OBLIGOR: Efigenio Coronado Bautista III, 1536 VERDE VISTA DR, Monterey Park, CA 91754 and Tuyetphong Lengoc, 7538 VISTA MONTANA PL, Rch Cucamonga, CA 91739-9009; VOI: 502172-02; TYPE: Annual; POINTS: 60000; TOTAL: \$2,535.92; PER DIEM: \$0.80; NOTICE DATE: September 2, 2025 OBLIGOR: Anya Corson Kaufman, 1026 DOLORES AVE, Saint Louis, MO 63132-3505; VOI: 503497-02; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,385.48; PER DIEM: \$0.30; NOTICE DATE: September 2, 2025 OBLIGOR: Satyaki Koneru, 638 ROGERS CIR, Folsom, CA 95630-7753 and Nausheen Ansari, 944 CARTER ST, Folsom, CA 95630-9569; VOI: 504720-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,373.34; PER DIEM: \$0.29; NOTICE DATE: September 2, 2025 OBLIGOR: Sonya Palazuelos, 2001 ISABELLA ST, Oxnard, CA 93036-2617; VOI: 510912-01; TYPE: Annual; POINTS: 44000; TOTAL: \$2,044.94; PER DIEM: \$0.58; NOTICE DATE: September 2, 2025 File Numbers: 25-009042, 25-009047, 25-009054, 25-009070, 25-009105 MDK-41204</div> <div>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 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. Valerie N Edgecombe, 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: Clayton Everett Massey, 1707 STONEHOUSE, New Braunfels, TX 78132 and Emmeline Massey, 1707 STONEHOUSE, New Braunfels, TX 78132; VOI: 50-16283; TYPE: Annual; POINTS: 2600; TOTAL: \$56,961.35; PER DIEM: \$15.23; NOTICE DATE: August 28, 2025 OBLIGOR: Nanette Black Carmody, 709 CURTISS PKWY, APT #13, Miami Springs, FL 33166; VOI: 50-17039; TYPE: Annual; POINTS: 920; TOTAL: \$14,044.85; PER DIEM: \$4.43; NOTICE DATE: August 28, 2025 File Numbers: 25-010163, 25-010173 MDK-41173</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-010224 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. BRIAN DUNBAR Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Brian Dunbar, 403 Anchorage Ct, Newark, DE 19702</div> <div>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale: An undivided 0.1848% 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded April 6, 2021 as Document No. 20210194693 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$17,927.27, together with interest accruing on the principal amount due at a per diem of \$7.12, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$20,297.93. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$20,297.93. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the 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 11080-1019275</div> | <div>ORANGE COUNTY</div> <div>\$2.10; NOTICE DATE: August 28, 2025 OBLIGOR: Diana Louise Dunigan, 15750 RIDGEWOOD DR, Sonora, CA 95370-8122 and James Michael Dunigan, 15750 RIDGEWOOD DR, Sonora, CA 95370-8122; VOI: 512097-01; TYPE: Annual; POINTS: 81000; TOTAL: \$3,175.24; PER DIEM: \$1.08; NOTICE DATE: August 28, 2025 File Numbers: 25-009044, 25-009077, 25-009090, 25-009101, 25-009113 MDK-41165</div> <div>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. §721.855 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to 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. Valerie N Edgecombe, 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: Clayton Everett Massey, 1707 STONEHOUSE, New Braunfels, TX 78132 and Emmeline Massey, 1707 STONEHOUSE, New Braunfels, TX 78132; VOI: 50-16283; TYPE: Annual; POINTS: 2600; TOTAL: \$56,961.35; PER DIEM: \$15.23; NOTICE DATE: August 28, 2025 OBLIGOR: Nanette Black Carmody, 709 CURTISS PKWY, APT #13, Miami Springs, FL 33166 and Harriet Bright Romero, 709 CURTISS PKWY, APT #13, Miami Springs, FL 33166; VOI: 50-17039; TYPE: Annual; POINTS: 920; TOTAL: \$14,044.85; PER DIEM: \$4.43; NOTICE DATE: August 28, 2025 File Numbers: 25-010163, 25-010173 MDK-41173</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-010224 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. SHIRLEY M HEVERLY, THOMAS D HEVERLY Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Shirley M Heverly, 42 Cameron Circle, Laurel Springs, NJ 08021</div> <div>Thomas D Heverly, 42 Cameron Circle, Laurel Springs, NJ 08021</div> <div>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale: An undivided 0.4436% interest in Unit 9A 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 13, 2022 as Document No. 20220239336 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$26,377.12, together with interest accruing on the principal amount due at a per diem of \$10.48, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$30,126.32. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$30,126.32. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1019279</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE</div> | <div>ORANGE COUNTY</div> <div>Telephone: (407) 404-5266 11080-1019275</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-010232 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. DANNY WAYNE DANIELS II Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Danny Wayne Daniels II, 14149 LOVELADY DR, Conroe, TX 77302-4635</div> <div>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.1267% interest in Unit 52 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 14, 2016 as Document No. 20160361692 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$2,245.71, together with interest accruing on the principal amount due at a per diem of \$0.89, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$3,478.77. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$3,478.77. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1019278</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-010486 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. SHIRLEY M HEVERLY, THOMAS D HEVERLY Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Shirley M Heverly, 42 Cameron Circle, Laurel Springs, NJ 08021</div> <div>Thomas D Heverly, 42 Cameron Circle, Laurel Springs, NJ 08021</div> <div>Notice is hereby given that on October 2, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of HPC Owners' Association, Inc., a Florida corporation not-for-profit 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. Valerie N Edgecombe, 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: Stephen Brewster Veras, 4716 GALLEGO CIRCLE, Austin, TX 78738 and Leandra Pedrosa Veras, 4716 GALLEGO CIRCLE, Austin, TX 78738; VOI: 50-11728; TYPE: Annual; POINTS: 1300; DATE REC.: March 4, 2025; DOC NO.: 20250127532; TOTAL: \$2,790.47; PER DIEM: \$0.92 OBLIGOR: Bettielou Mannon, 1125 SIGNATURE DR., Sun City Ctr, FL 33573; VOI: 50-6756; TYPE: Annual; POINTS: 440; DATE REC.: March 4, 2025; DOC NO.: 20250126075; TOTAL: \$1,475.11; PER DIEM: \$0.36 OBLIGOR: Judy Westelle Simpson, 2116 AUSTIN, Weston, FL 33326; VOI: 50-7161; TYPE: Annual; POINTS: 1000; DATE REC.: March 4, 2025; DOC NO.: 20250126289; TOTAL: \$2,332.23; PER DIEM: \$0.73 OBLIGOR: Lewis Paul Marquez, 489 SE</div> <div>(Continued on next page)</div> | <div>ORANGE COUNTY</div> <div>FILE NO.: 25-010491 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. ROBYN GIBBS, BRIAN GIBBS Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Robyn Gibbs, 51 Pineneedle Ln, Ridgeway, PA 29130-7892</div> <div>Brian Gibbs, 1251 Broadwing Pl, Breinigsville, PA 18031-9330</div> <div>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale: An undivided 0.5690% 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 20, 2023 as Document No. 20230154055 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$40,384.64, together with interest accruing on the principal amount due at a per diem of \$16.04, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$46,001.14. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$46,001.14. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1019278</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 2, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of HPC Owners' Association, Inc., a Florida corporation not-for-profit 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. Valerie N Edgecombe, 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: Stephen Brewster Veras, 4716 GALLEGO CIRCLE, Austin, TX 78738 and Leandra Pedrosa Veras, 4716 GALLEGO CIRCLE, Austin, TX 78738; VOI: 50-11728; TYPE: Annual; POINTS: 1300; DATE REC.: March 4, 2025; DOC NO.: 20250127532; TOTAL: \$2,790.47; PER DIEM: \$0.92 OBLIGOR: Bettielou Mannon, 1125 SIGNATURE DR., Sun City Ctr, FL 33573; VOI: 50-6756; TYPE: Annual; POINTS: 440; DATE REC.: March 4, 2025; DOC NO.: 20250126075; TOTAL: \$1,475.11; PER DIEM: \$0.36 OBLIGOR: Judy Westelle Simpson, 2116 AUSTIN, Weston, FL 33326; VOI: 50-7161; TYPE: Annual; POINTS: 1000; DATE REC.: March 4, 2025; DOC NO.: 20250126289; TOTAL: \$2,332.23; PER DIEM: \$0.73 OBLIGOR: Lewis Paul Marquez, 489 SE</div> <div>(Continued on next page)</div> |

LEGAL ADVERTISEMENT

ORANGE COUNTY

31ST AVE, Homestead, FL 33033; VOI: 50-8415; TYPE: Odd; POINTS: 1000; DATE REC.: March 4, 2025; DOC NO.: 20250126137; TOTAL: \$2,332.23; PER DIEM: \$0.73 File Numbers: 25-013405, 25-013375, 25-013380, 25-013389 MDK-41171

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013819 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. AUDRA CHAMBLESS Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Audra Chambless, 45 STONE RIDGE DR, Sylacauga, AL 35150-8913 Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.8266% interest in Unit 6B 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 30, 2018 as Document No. 20180253770 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$29,472.49, together with interest accruing on the principal amount due at a per diem of \$14.13, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$34,199.11.

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 \$34,199.11. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq., as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1019269

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013832 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. STACY E. BOWMAN Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Stacy E. Bowman, 1504 Mission Ave, Carlsbad, NM 88220-9658

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale:

An undivided 0.3802% interest in Unit 81 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 14, 2017 as Document No. 20170330860 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$8,871.10, together with interest accruing on the principal amount due at a per diem of \$2.67, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$10,466.06.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$10,466.06. 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

LEGAL ADVERTISEMENT

ORANGE COUNTY

11080-1019268

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013834 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JENNIFER A. PORTER, WALTER W. PORTER Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Jennifer A. Porter, 4452 RATCLIFFE DR, Belvidere, IL 61008-8308 Walter W. Porter, 4452 RATCLIFFE DR, Belvidere, IL 61008-8308

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale:

An undivided 0.2535% interest in Unit 44 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 June 13, 2016 as Document No. 20160303572 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$3,992.95, together with interest accruing on the principal amount due at a per diem of \$1.64, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$5,204.23.

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 \$5,204.23. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid 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 11080-1019286

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013840 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JESSICA JEAN LOTZ, NATHAN ALLEN LOTZ Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Jessica Jean Lotz, 9988 GENTRY RD, Saint Peter, IL 62880-1300 Nathan Allen Lotz, 9988 GENTRY RD, Saint Peter, IL 62880-1300

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.4133% interest in Unit 20D 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 August 14, 2019 as Document No. 20190503787 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$19,117.08, together with interest accruing on the principal amount due at a per diem of \$9.17, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$22,604.62.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$22,604.62. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

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

LEGAL ADVERTISEMENT

ORANGE COUNTY

11080-1019280

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013841 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JORGE A. CISNEROS, RAMIRO BORREGO Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Jorge A. Cisneros, 4848 S Kildare Ave, Chicago, IL 60632-4430 Ramiro Borrego, 4848 S KILDARE AVE, Chicago, IL 60632-4430

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.4377% interest in Unit 18C 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 February 27, 2019 as Document No. 20190122516 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$15,922.96, together with interest accruing on the principal amount due at a per diem of \$5.23, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$19,986.49.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$19,986.49. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq., as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1019272

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013845 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. GREGORY B. MATTHEWS, APRIL A. MATTHEWS Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Gregory B. Matthews, 2815 Matera Dr, Saint Cloud, FL 34771-9155 April A. Matthews, 2815 Matera Dr, Saint Cloud, FL 34771-9155

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:

An undivided 0.0225% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded July 19, 2023 as Document No. 20230402713 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$33,828.50, together with interest accruing on the principal amount due at a per diem of \$11.59, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$38,732.80.

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 \$38,732.80. 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

LEGAL ADVERTISEMENT

ORANGE COUNTY

11080-1019282

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013849 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. CESIA YARITZA RIVERA, CHRISTIAN HERNANDO GUEVARA Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Cesia Yaritza Rivera, 8191 SOLANO AVE, APT 105, Hollywood, FL 33024-3878

Christian Hernandez Guevara, 8191 SOLANO AVE, APT 105, Hollywood, FL 33024-3878

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.4288% interest in Unit 21E of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.

The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 29, 2021 as Document No. 20210385985 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$22,903.08, together with interest accruing on the principal amount due at a per diem of \$9.10, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$26,362.04.

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 \$26,362.04. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq., as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1019287

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013851 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JACQUELINE GENTILE, AARON GENTILE Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Jacqueline Gentile, 225 E Center St, Donaldson, PA 17981

Aaron Gentile, 2008 BARONS HILL RD, Honey Brook, PA 19344-1266

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.2918% 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 11, 2019 as Document No. 20190144304 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$11,033.64, together with interest accruing on the principal amount due at a per diem of \$5.29, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$13,246.00.

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 \$13,246.00. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq.

LEGAL ADVERTISEMENT

ORANGE COUNTY

as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1019277

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013853 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. LESLIE A. MARSHALL Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Leslie A. Marshall, 2917 Sw Muir Dr, Lees Summit, MO 64081

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:

An undivided 0.4723% interest in Unit 17B 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 8, 2019 as Document No. 20190015955 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$15,173.32, together with interest accruing on the principal amount due at a per diem of \$4.99, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$17,403.48.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$17,403.48. 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 11080-1019288

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013856 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JORGE A. CISNEROS, RAMIRO BORREGO Obligor(s)

TRUSTEE'S NOTICE OF SALE

TO: Jorge A. Cisneros, 4848 S Kildare Ave, Chicago, IL 60632-4430 Ramiro Borrego, 4848 S KILDARE AVE, Chicago, IL 60632-4430

Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:

An undivided 0.2225% interest in Unit 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded February 27, 2020 as Document No. 20200126282 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$14,754.85, together with interest accruing on the principal amount due at a per diem of \$3.84, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$16,961.25.

The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$16,961.25. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.

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

Michael E. Carleton, Esq., as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216

(Continued on next page)

| LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT |
|--|---|--|--|---------------------|
| <div>ORANGE COUNTY</div> <div>Telephone: (407) 404-5266<br/>11080-1019271</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-013857<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>SUZANNE NOORMAN<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Suzanne Noorman, 79 Walnut Valley Rd, Columbia, NJ 07832<br/>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:<br/>An undivided 0.8577% 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.<br/>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, 2023 as Document No. 20230591389 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$65,698.79, together with interest accruing on the principal amount due at a per diem of \$26.10, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$73,429.97.<br/>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 \$73,429.97. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1019285</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-015098<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>AMANDA K. MCNALL, WILLIAM J. MCNALL<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Amanda K. Mcnall, 8826 E COUNTY ROAD A, Janesville, WI 53546-9720<br/>William J. Mcnall, 8826 E COUNTY ROAD A, Janesville, WI 53546-9720<br/>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:<br/>An undivided 0.4724% interest in Unit 20C 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.<br/>The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 9, 2021 as Document No. 20210134324 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$28,155.24, together with interest accruing on the principal amount due at a per diem of \$9.64, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$31,567.64.<br/>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 \$31,567.64. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1019283</div> | <div>ORANGE COUNTY</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-015099<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>FRANCISCO MONTJOY, LISA M. MONTJOY<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Francisco Montjoy, 62 HAMPTON AVE, Albertson, NY 11507-2008<br/>Lisa M. Montjoy, 62 HAMPTON AVE, Albertson, NY 11507-2008<br/>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:<br/>An undivided 0.1181% interest in Unit 20A 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.<br/>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 4, 2022 as Document No. 20220081561 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$8,746.09, together with interest accruing on the principal amount due at a per diem of \$2.76, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$10,236.95.<br/>The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$10,236.95. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1019284</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-015101<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>CINDY S. TORRES, JOSHUA B. TORRES<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Cindy S. Torres, 7032 Windy Hill Rd, Maumee, OH 43537-9701<br/>Joshua B. Torres, 7032 Windy Hill Rd, Maumee, OH 43537-9701<br/>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:<br/>An undivided 0.2225% interest in Unit 11A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 2019014799, in the Public Records of Orange County, Florida, and all amendments thereto.<br/>The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 23, 2023 as Document No. 20230163262 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$27,421.72, together with interest accruing on the principal amount due at a per diem of \$13.52, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$31,532.80.<br/>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 \$31,532.80. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1019289</div> | <div>ORANGE COUNTY</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-015103<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>JOANNA L. ELDRIDGE<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Joanna L. Eldridge, 61 Lathrop Rd, Quaker Hill, CT 06375<br/>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:<br/>An undivided 0.0562% 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')<br/>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 25, 2023 as Document No. 20230231423 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$71,418.69, together with interest accruing on the principal amount due at a per diem of \$28.37, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$80,116.20.<br/>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 \$80,116.20. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1019276</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-015111<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>SUZANNE L. DECOSTE<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Suzanne L. Decoste, 31 LORINE ROAD, Attleboro, MA 02703-5436<br/>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale:<br/>An undivided 0.5070% interest in Unit 24 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')<br/>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 24, 2015 as Document No. 20150499056 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$3,434.47, together with interest accruing on the principal amount due at a per diem of \$0.94, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$4,491.67.<br/>The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,491.67. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1019274</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 2, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the 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). 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. Valerie N Edgcombe, 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: Carla D. Seaberry, 8024 S ADA ST, Chicago, IL 60620-3820; VOI: 267212-01; YPE: Odd Biennial;</div> | <div>ORANGE COUNTY</div> <div>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. Valerie N Edgcombe, 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 Earl Gaskin, 35 SOUTHRIDGE CIR, Wynne, AR 72396-8064 and Rebecca Lynn Gaskin, 35 SOUTHRIDGE CIR, Wynne, AR 72396-8064; VOI: 271587-01; TYPE: Annual; POINTS: 25800; DATE REC.: January 6, 2020; DOC NO.: 20200007606; TOTAL: \$9,175.64; PER DIEM: \$2.74 OBLIGOR: Cynthia Irene Scappaticci, 100 MASSACHUSETTS AVE, Massapequa, NY 11758-4106 and Randolph Joseph Aquina, 100 MASSACHUSETTS AVE, Massapequa, NY 11758-4106; VOI: 273455-01; TYPE: Annual; POINTS: 37000; DATE REC.: February 24, 2020; DOC NO.: 20200116746; TOTAL: \$12,059.99; PER DIEM: \$3.70 OBLIGOR: Lonzo Sanders IV, 23200 GRABAR SQ, Warren, MI 48089-4452 and Ashley Breanna Childress, 23200 GRABAR SQ, Warren, MI 48089-4452; VOI: 278018-01; TYPE: Annual; POINTS: 48000; DATE REC.: February 3, 2021; DOC NO.: 20210064553; TOTAL: \$20,699.22; PER DIEM: \$6.15 OBLIGOR: Yensy Carolina Martinez, 2001 OAKMONT TER, Coral Springs, FL 33071; VOI: 279044-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 15, 2021; DOC NO.: 20210088657; TOTAL: \$11,249.05; PER DIEM: \$3.40 OBLIGOR: Nakia Simone Blake, 23 ROSEBERRY CIR, Port Wentworth, GA 31407; VOI: 319566-01; TYPE: Annual; POINTS: 45000; DATE REC.: July 29, 2024; DOC NO.: 20240434950; TOTAL: \$19,976.75; PER DIEM: \$6.37 File Numbers: 25-015218, 25-015219, 25-015223, 25-015224, 25-015317<br/>MDK-41187</div> <div>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</div> <div>(Continued on next page)</div> |                     |

| LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  |   |
|--|--|--|---|--|--|---|
| <b>ORANGE COUNTY</b><br><br>Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Gloria Lizzette Salmon-Mitchell, 1663 DOVES VIEW CIR, Auburndale, FL 33823 and Arthur Mitchell, 2821 W 30TH ST, Brooklyn, NY 11224-1803; VOI: 321253-01; TYPE: Annual; POINTS: 110000; TOTAL: \$24,842.62; PER DIEM: \$8.09; NOTICE DATE: August 26, 2025 OBLIGOR: Jorge Viera Perez, 14324 SW 159TH TER, Miami, FL 33177 and Suset Romero Madera, 14324 SW 159TH TER, Miami, FL 33177; VOI: 321911-01; TYPE: Annual; POINTS: 56300; TOTAL: \$24,976.20; PER DIEM: \$7.88; NOTICE DATE: August 26, 2025 OBLIGOR: Alicia Natalie King, 181 LENOX RD, APT E9, Brooklyn, NY 11226-2445 and Rhonda L. King, 181 LENOX RD, APT E9, Brooklyn, NY 11226-2445; VOI: 322410-01; TYPE: Annual; POINTS: 81000; TOTAL: \$35,076.03; PER DIEM: \$11.50; NOTICE DATE: August 26, 2025 OBLIGOR: Leslie F. Phillips, 747 MCDONOUGH ST., 1A, Brooklyn, NY 11233 and Claudia Dorothy Castillo, 747 MCDONOUGH ST., 1A, Brooklyn, NY 11233; VOI: 323885-01; TYPE: Annual; POINTS: 51700; TOTAL: \$24,777.51; PER DIEM: \$8.07; NOTICE DATE: August 26, 2025 OBLIGOR: Esmeralda Aquino Joson, 2526 MANZANA WAY, San Diego, CA 92139; VOI: 324153-01; TYPE: Annual; POINTS: 37000; TOTAL: \$19,567.83; PER DIEM: \$6.29; NOTICE DATE: August 26, 2025 File Numbers: 25-015328, 25-015337, 25-015342, 25-015357, 25-015358 MDK-41183   | <b>ORANGE COUNTY</b><br><br>TOTAL: \$7,902.52; PER DIEM: \$2.38 OBLIGOR: Emilio Jose Baez Monsanto, CALLE CARLOS DE LORA ESQUINA CALLE 5TA, Santo Domingo Dominican Republic and Ayah Maria Brito Vasquez, CALLE CARLOS DE LORA ESQUINA CALLE 5TA, Santo Domingo Dominican Republic; VOI: 313843-01; TYPE: Annual; POINTS: 56300; DATE REC.: December 1, 2023; DOC NO.: 20230693006; TOTAL: \$21,068.66; PER DIEM: \$7.28 OBLIGOR: Javier A. Orejola, 142 BESTVIEW CRES, Maple L6A 3T1 Canada and Anna L. Orejola, 142 BESTVIEW CRES, Maple L6A 3T1 Canada; VOI: 321346-01; TYPE: Annual; POINTS: 138000; DATE REC.: September 30, 2024; DOC NO.: 20240562100; TOTAL: \$67,869.48; PER DIEM: \$22.15 OBLIGOR: Patrick E. Redmond Jr., 202 WILLARD AVE, Rockford, IL 61101; VOI: 321845-01; TYPE: Annual; POINTS: 30000; DATE REC.: September 30, 2024; DOC NO.: 20240561452; TOTAL: \$14,977.38; PER DIEM: \$4.67 File Numbers: 25-015205, 25-015208, 25-015290, 25-015330, 25-010420 MDK-41172  | <b>ORANGE COUNTY</b><br><br>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. Valerie N Edgecombe, 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: Julio Roberto Vollmer Morlan, 12434 EMERALD CREEK MNR, Davie, FL 33325-6397 and Yasmira Maria Vargas De Vollmer, 12434 EMERALD CREEK MNR, Davie, FL 33325-6397; VOI: 262772-01; TYPE: Annual; POINTS: 20700; DATE REC.: June 18, 2019; DOC NO.: 20190373919; TOTAL: \$3,081.35; PER DIEM: \$0.82 OBLIGOR: Martha F. Quarles, 1821 ORIOLE AVE, North Augusta, SC 29841-3118; VOI: 266759-01, 266759-02; TYPE: Annual, Annual; POINTS: 81000, 81000; DATE REC.: October 10, 2019; DOC NO.: 20190633284; TOTAL: \$11,840.80; PER DIEM: \$3.47 OBLIGOR: Christopher Lee Smith, 39 ORCHARD GROVE, Pembroke HM16 Bermuda and Serena Leona Smith, 39 ORCHARD GROVE, Pembroke HM16 Bermuda; VOI: 322648-01, 322648-02, 322648-03; TYPE: Annual, Annual, Annual; POINTS: 100000, 95700, 81000; DATE REC.: October 29, 2024; DOC NO.: 20240617080; TOTAL: \$83,733.52; PER DIEM: \$25.80 OBLIGOR: Johannes Gerardus Westerhuis, PAULUSLAAN 40C, Noordwijk Netherlands; VOI: 323205-01; TYPE: Annual; POINTS: 514000; DATE REC.: October 29, 2024; DOC NO.: 20240618103; TOTAL: \$158,241.66; PER DIEM: \$49.15 OBLIGOR: Eliza Caroline De Oliveira, Rua Vereador Jose Francisco De Assuncao, 80, Gonzaga 039720000 Brazil; VOI: 323241-01; TYPE: Annual; POINTS: 30000; DATE REC.: November 18, 2024; DOC NO.: 20240657845; TOTAL: \$13,173.93; PER DIEM: \$4.57 File Numbers: 25-015209, 25-015211, 25-015347, 25-015352, 25-015353 MDK-41201  | <b>ORANGE COUNTY</b><br><br>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Condominium described as: Unit Week 28, in Unit 2256, 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.: 225655-28AP-006228) | <b>ORANGE COUNTY</b><br><br>NOTICE OF SALE AS TO COUNT(S) XIV  | <b>ORANGE COUNTY</b><br><br>NOTICE OF SALE AS TO COUNT(S) IX   |   |
| <b>TRUSTEE'S NOTICE OF SALE TO:</b> (See Exhibit A-Obligor) Notice is hereby given that on October 2, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Valerie N Edgecombe, 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 James Smith Jr, 262 KESSINGER DR, Surfside Beach, SC 29575-8633 and Crystal Lee Smith, 262 KESSINGER DR, Surfside Beach, SC 29575-8633; VOI: 261042-01; TYPE: Even Biennial; POINTS: 37000; DATE REC.: May 30, 2019; DOC NO.: 20190334491; TOTAL: \$5,611.70; PER DIEM: \$1.63 OBLIGOR: Alfred Wendell Howard, 14005 MAPLEDALE AVE, Woodbridge, VA 22193-4406 and Simone Gabriel Howard, 14005 MAPLEDALE AVE, Woodbridge, VA 22193-4406; VOI: 262226-01; TYPE: Annual; POINTS: 25800; DATE REC.: June 4, 2019; DOC NO.: 20190344059; | <b>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:</b> (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Roxanne J. Dakers, 925 SAMSON DR, University Park, IL 60484 and James E. Jones, 925 SAMSON DR, University Park, IL 60484; VOI: 322427-01; TYPE: Annual; POINTS: 51700; TOTAL: \$22,208.92; PER DIEM: \$5.30; NOTICE DATE: August 28, 2025 OBLIGOR: Kelly A. Heffner, 1438 WEST NORWEGIAN ST, Pottsville, PA 17901 and John E. Heffner, 1438 W NORWEGIAN ST, Pottsville, PA 17901-2216; VOI: 322517-01; TYPE: Annual; POINTS: 67100; TOTAL: \$24,960.80; PER DIEM: \$7.79; NOTICE DATE: August 28, 2025 OBLIGOR: Rufus Lablue Jr, 3535 MCWHORTER CT, UNIT A, Fort Meade, MD 20755-1281; VOI: 322864-01; TYPE: Annual; POINTS: 243000; TOTAL: \$75,332.31; PER DIEM: \$24.44; NOTICE DATE: August 28, 2025 File Numbers: 25-015343, 25-015345, 25-015350 MDK-41181 | <b>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO:</b> (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week 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").. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgecombe, 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 W. Kilgore, 1214 ANNISTON BEACH RD, Anniston, AL 36206-7730; WEEK: 24; UNIT: 0012; TYPE: Annual; TOTAL: \$2,294.52; PER DIEM: \$0.69; NOTICE DATE: August 30, 2025 OBLIGOR: Stephen Gittens, 8510 KALISSA CT, Rosenberg, TX 77469-4862 and Hycinth Byron Gittens, 8510 KALISSA CT, Rosenberg, TX 77469-4862; WEEK: 32; UNIT: 0024; TYPE: Annual; TOTAL: \$2,296.59; PER DIEM: \$0.69; NOTICE DATE: August 30, 2025 OBLIGOR: Hector J. Jacques, 5207 96TH ST E, Bradenton, FL 34211-3774; WEEK: 50; UNIT: 0036; TYPE: Annual; TOTAL: \$2,280.41; PER DIEM: \$0.69; NOTICE DATE: August 30, 2025 OBLIGOR: Cheryl M. Finn, 7190 JENNIFER WAY, Sykesville, MD 21784-7615 and Charles D. Finn, PO BOX 1396, Sykesville, MD 21784-1396; WEEK: 32; UNIT: 0062; TYPE: Annual; TOTAL: \$2,296.59; PER DIEM: \$0.69; NOTICE DATE: August 30, 2025 OBLIGOR: Kelly Mayotte, PO BOX 343, Pleasanton, KS 66075-0343; WEEK: 24; UNIT: 0073; TYPE: Annual; TOTAL: \$1,801.75; PER DIEM: \$0.46; NOTICE DATE: August 30, 2025 File Numbers: 25-016786, 25-016791, 25-016806, 25-016834, 25-016840 MDK-41167 | <b>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA</b><br><br>Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff, vs.<br><br>Margaret A. Adamcewicz, et al. Defendants. Case No.: 2023-CA-016363-O<br>Division: 37<br>Judge Luis Calderon  | <b>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA</b><br><br>Vistana Cascades Condominium Association, Inc., a Florida Corporation Plaintiff, vs.<br><br>Margaret A. Adamcewicz, et al. Defendants. Case No.: 2023-CA-016363-O<br>Division: 37<br>Judge Luis Calderon | <b>NOTICE OF SALE AS TO COUNT(S) X</b><br>Notice is hereby given that on September 30, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:<br><br>Unit Week 21, in Unit 2513, 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.: 2513-21A-025337)<br><br>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.<br><br>The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 4, 2025, in Civil Case No. 2023-CA-016363-O, pending in the Circuit Court in Orange County, Florida.<br><br>Jordan A. Zeppetello (FLBN: 1049568)<br>Michael E. Carleton (FLBN: 1007924)<br>Craig P. Rogers (FLBN: 352128)<br>Jasmin Hernandez (FLBN: 1044494)<br>The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613<br>Primary: statee-file@mdklegal.com<br>Secondary: sef-JAZeppetello@mdklegal.com<br>Attorney for Plaintiff 11080-1018880 | <b>NOTICE OF SALE AS TO COUNT(S) VII</b><br>Notice is hereby given that on September 30, 2025 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:<br><br>VOI Number 272094-01, an Annual Type, Number of VOI Ownership Points 51700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-272094)<br><br>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.<br><br>The sale is being held pursuant to the Final Judgment of Foreclosure, entered on July 31, 2025, in Civil Case No. 2023-CA-016578-O, pending in the Circuit Court in Orange County, Florida.<br><br>Jordan A. Zeppetello (FLBN: 1049568)<br>Michael E. Carleton (FLBN: 1007924)<br>Craig P. Rogers (FLBN: 352128)<br>Jasmin Hernandez (FLBN: 1044494)<br>The Manley Law Firm LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 407-404-5266 Telecopier: 614-220-5613<br>Primary: statee-file@mdklegal.com<br>Secondary: sef-JAZeppetello@mdklegal.com<br>Attorney for Plaintiff 11080-1018872 |



| LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  |
|--|--|---|--|--|
| <div>ORANGE COUNTY</div> <div>Notice is hereby given that on September 30, 2025 at 11:00AM, offer by electronic sale at <a href="#">www.myorangeclerk.realforeclose.com</a> the following described Timeshare Ownership Interest:<br/>Unit Week 38, in Unit 08205, an Annual Unit Week in Bella Florida Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 08205-38A-609893)<br/>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.<br/>The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 5, 2025, in Civil Case No. 2024-CA-005502-O, pending in the Circuit Court in Orange County, Florida.<br/>Jordan A. Zeppetello (FLBN: 1049568)<br/>Michael E. Carleton (FLBN: 1007924)<br/>Craig P. Rogers (FLBN: 352128)<br/>Jasmin Hernandez (FLBN: 1044494)<br/>The Manley Law Firm LLC<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>Primary: <a href="#">statee-file@mdklegal.com</a><br/>Secondary: <a href="#">sef-JAZeppetello@mdklegal.com</a><br/>Attorney for Plaintiff<br/>11080-1018871</div> <div>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,<br/>IN AND FOR ORANGE COUNTY, FLORIDA<br/>Palm Financial Services, LLC<br/>Plaintiff,<br/>vs.<br/>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 R. Walker, deceased, et al.<br/>Defendants. Case No.: 2024-CA-005646-O<br/>Division: 37<br/>Judge Luis Calderon</div> <div>NOTICE OF SALE AS TO COUNT(S) II<br/>Notice is hereby given that on September 30, 2025 at 10:00AM, offer by electronic sale at <a href="#">www.myorangeclerk.realforeclose.com</a> the following described Timeshare Ownership Interest:<br/>An undivided 0.0164% 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') (Contract No.: 30979.3)<br/>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.<br/>The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 4, 2025, in Civil Case No. 2024-CA-005646-O, pending in the Circuit Court in Orange County, Florida.<br/>Jordan A. Zeppetello (FLBN: 1049568)<br/>Michael E. Carleton (FLBN: 1007924)<br/>Craig P. Rogers (FLBN: 352128)<br/>Jasmin Hernandez (FLBN: 1044494)<br/>The Manley Law Firm LLC<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>Primary: <a href="#">statee-file@mdklegal.com</a><br/>Secondary: <a href="#">sef-JAZeppetello@mdklegal.com</a><br/>Attorney for Plaintiff<br/>11080-1018887</div> <div>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,<br/>IN AND FOR ORANGE COUNTY, FLORIDA<br/>Palm Financial Services, LLC<br/>Plaintiff,<br/>vs.<br/>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 R. Walker, deceased, et al.<br/>Defendants. Case No.: 2024-CA-005646-O<br/>Division: 37<br/>Judge Luis Calderon</div> <div>NOTICE OF SALE AS TO COUNT(S) III<br/>Notice is hereby given that on September 30, 2025 at 10:00AM, offer by electronic sale at <a href="#">www.myorangeclerk.realforeclose.com</a> the following described Timeshare Ownership Interest:<br/>An undivided 0.0137% 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') (Contract No.: 30979.1)<br/>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.<br/>The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 4, 2025, in Civil Case No. 2024-CA-005646-O, pending in the Circuit Court in Orange County, Florida.<br/>Jordan A. Zeppetello (FLBN: 1049568)<br/>Michael E. Carleton (FLBN: 1007924)<br/>Craig P. Rogers (FLBN: 352128)<br/>Jasmin Hernandez (FLBN: 1044494)<br/>The Manley Law Firm LLC<br/>P. O. Box 165028</div> | <div>ORANGE COUNTY</div> <div>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>Primary: <a href="#">statee-file@mdklegal.com</a><br/>Secondary: <a href="#">sef-JAZeppetello@mdklegal.com</a><br/>Attorney for Plaintiff<br/>11080-1018886</div> <div>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,<br/>IN AND FOR ORANGE COUNTY, FLORIDA<br/>Palm Financial Services, LLC<br/>Plaintiff,<br/>vs.<br/>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 R. Walker, deceased, et al.<br/>Defendants. Case No.: 2024-CA-005646-O<br/>Division: 37<br/>Judge Luis Calderon</div> <div>NOTICE OF SALE AS TO COUNT(S) I<br/>Notice is hereby given that on September 30, 2025 at 10:00AM, offer by electronic sale at <a href="#">www.myorangeclerk.realforeclose.com</a> the following described Timeshare Ownership Interest:<br/>An undivided 0.0191% interest in Unit 22 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 30979.4)<br/>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.<br/>The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 4, 2025, in Civil Case No. 2024-CA-005646-O, pending in the Circuit Court in Orange County, Florida.<br/>Jordan A. Zeppetello (FLBN: 1049568)<br/>Michael E. Carleton (FLBN: 1007924)<br/>Craig P. Rogers (FLBN: 352128)<br/>Jasmin Hernandez (FLBN: 1044494)<br/>The Manley Law Firm LLC<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>Primary: <a href="#">statee-file@mdklegal.com</a><br/>Secondary: <a href="#">sef-JAZeppetello@mdklegal.com</a><br/>Attorney for Plaintiff<br/>11080-1018888</div> <div>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,<br/>IN AND FOR ORANGE COUNTY, FLORIDA<br/>Sheraton Flex Vacations, LLC, a Florida Limited Liability Company<br/>Plaintiff,<br/>vs.<br/>Luz B. Scott, et al.<br/>Defendants. Case No.: 2024-CA-006027-O<br/>Division: 33<br/>Judge Patricia L. Strowbridge</div> <div>NOTICE OF SALE AS TO COUNT(S) I, II<br/>Notice is hereby given that on September 30, 2025 at 11:00AM, offer by electronic sale at <a href="#">www.myorangeclerk.realforeclose.com</a> the following described Timeshare Ownership Interest:<br/>VOI Number 307603-01, an Annual Type, Number of VOI Ownership Points 35000 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.: 42-01-307603)<br/>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.<br/>The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 4, 2025, in Civil Case No. 2024-CA-006027-O, pending in the Circuit Court in Orange County, Florida.<br/>Jordan A. Zeppetello (FLBN: 1049568)<br/>Michael E. Carleton (FLBN: 1007924)<br/>Craig P. Rogers (FLBN: 352128)<br/>Jasmin Hernandez (FLBN: 1044494)<br/>The Manley Law Firm LLC<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>Primary: <a href="#">statee-file@mdklegal.com</a><br/>Secondary: <a href="#">sef-JAZeppetello@mdklegal.com</a><br/>Attorney for Plaintiff<br/>11080-1018881</div> <div>IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,<br/>IN AND FOR ORANGE COUNTY, FLORIDA<br/>Vistana Lakes Condominium Association, Inc., a Florida Corporation<br/>Plaintiff,<br/>vs.<br/>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 Ieda Sturgill, deceased, et al.<br/>Defendants. Case No.: 2024-CA-006916-O<br/>Division: 40<br/>Judge Eric J. Netcher</div> <div>NOTICE OF SALE<br/>Notice is hereby given that on September 30, 2025 at 11:00AM, offer by electronic</div> | <div>ORANGE COUNTY</div> <div>sale at <a href="#">www.myorangeclerk.realforeclose.com</a> the following described Timeshare Ownership Interest:<br/>Unit Week 19, in Unit 1985, 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.: 1985-19A-824065)<br/>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.<br/>The sale is being held pursuant to the Final Judgment of Foreclosure, entered on July 31, 2025, in Civil Case No. 2024-CA-006916-O, pending in the Circuit Court in Orange County, Florida.<br/>Jordan A. Zeppetello (FLBN: 1049568)<br/>Michael E. Carleton (FLBN: 1007924)<br/>Craig P. Rogers (FLBN: 352128)<br/>Jasmin Hernandez (FLBN: 1044494)<br/>The Manley Law Firm LLC<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>Primary: <a href="#">statee-file@mdklegal.com</a><br/>Secondary: <a href="#">sef-JAZeppetello@mdklegal.com</a><br/>Attorney for Plaintiff<br/>11080-1018883</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE<br/>FILE NO.: 24-021771<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>SMILE BY CHOICE DENTISTRY PC, A NEW YORK CORPORATI<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Smile By Choice Dentistry PC, a New York Corporation, 140 West 58th Street, Suite A, New York, NY 10019<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:<br/>An undivided 0.2958% 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.<br/>The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded February 19, 2025 as Document No. 20250097667 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$1.68 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$5,067.55.<br/>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 \$5,067.55. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018920</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-001553<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>JAMES A. MAICHEL, MICHELLE L. MAICHEL<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: James A. Maichel, 23562 Wooden Horse Trl, Murrieta, CA 92562-4721<br/>Michelle L. Maichel, 23562 WOODEN HORSE TRL, Murrieta, CA 92562-4721<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale:<br/>An undivided 0.5536% interest in Unit 99A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')<br/>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 24, 2021 as Document No. 20210583229 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the</div> | <div>ORANGE COUNTY</div> <div>amount of \$22,175.11, together with interest accruing on the principal amount due at a per diem of \$7.29, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$29,808.88.<br/>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 \$29,808.88. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018919</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by St. Augustine Resort Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at St. Augustine Resort Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').. The default giving rise to these proceedings is the failure of the 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. Valerie N Edgecombe, 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: Clarice McSorley, 72 PINEDALE RD, Hauppauge, NY 11788-3036; WEEK: 04; UNIT: 24202; TYPE: Annual; TOTAL: \$3,453.28; PER DIEM: \$0.84; NOTICE DATE: August 25, 2025 File Numbers: 25-001839 MDK-40120</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>CONTRACT NO.: 16037940.0<br/>FILE NO.: 25-001971<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>CHRISTAL DEE SPERLING; SHANE WILSON PYLE<br/>Obligor(s)</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE<br/>TO: Christal Dee Sperling<br/>8675 Parker Rd<br/>Independence, OR 97351-9507<br/>Shane Wilson Pyle<br/>8675 Parker Rd<br/>Independence, OR 97351-9507<br/>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:<br/>An undivided 0.3793% interest in Unit 10C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.<br/>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 \$38,819.84, plus interest</div> | <div>ORANGE COUNTY</div> <div>(calculated by multiplying \$12.92 times the number of days that have elapsed since August 18, 2025), plus the costs of this proceeding. The Obligor will not be subject to a deficiency 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.<br/>Jasmin Hernandez, Esq.<br/>Michael E. Carleton, Esq.<br/>Jordan A. Zeppetello, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>11080-1019080</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-002643<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>JMIA KAE WADE, DERRICK DEVON WADE<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: J'Mia Kae Wade, 25 CULLEN CT, CLAYTON, NC 27520<br/>Derrick Devon Wade, 2221 MERCK DR APT 102, Winston Salem, NC 27106-1750<br/>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:<br/>An undivided 0.4927% interest in Unit 60C 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')<br/>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 5, 2023 as Document No. 20230314561 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$26,442.69, together with interest accruing on the principal amount due at a per diem of \$8.33, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$33,324.23.<br/>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 \$33,324.23. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1019036</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>CONTRACT NO.: 16044999.0<br/>FILE NO.: 25-005095<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>LINDSAY LONG<br/>Obligor(s)</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE<br/>TO: Lindsay Long<br/>12 Forsythia Dr S<br/>Levittown, PA 19056-1910<br/>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:<br/>An undivided 0.3327% interest in Unit 13E 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.<br/>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 \$17,003.49, plus interest (calculated by multiplying \$6.73 times the number of days that have elapsed since August 18, 2025), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if</div> <div>(Continued on next page)</div> |

| LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT |
|---|---|---|---|---------------------|
| <div>ORANGE COUNTY</div> <div><p>the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.</p><p>Jasmin Hernandez, Esq.<br/>Michael E. Carleton, Esq.<br/>Jordan A. Zeppetello, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>11080-1019083</p><hr/></div> <div><p>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-005102<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>FABIOLA MARIA VASQUES PAREJA LOBO, PAULO HENRIQUE PAREJA LOBO<br/>Obligor(s)</p><hr/></div> <div><p>TRUSTEE'S NOTICE OF SALE<br/>TO: Fabiola Maria Vasques Pareja Lobo, AV VIA LACTEA 607, COND ISLAMORADA, APT 904 SUL, Manaus, 069060085 ,Brazil<br/>Paulo Henrique Pareja Lobo, AVENIDA VIA LACTEA 607, COND ISLAMORADA APT 904, SUL, Manaus, 069060085 ,Brazil<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:<br/>An undivided 0.2867% interest in Unit 19D 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.<br/>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 14, 2019 as Document No. 20190095133 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$10,754.39, together with interest accruing on the principal amount due at a per diem of \$3.68, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12,938.79.<br/>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 \$12,938.79. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018923</p><hr/></div> <div><p>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>CONTRACT NO.: 9036001.2<br/>FILE NO.: 25-005116<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>JENNIFER FELTS<br/>Obligor(s)</p><hr/></div> <div><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE<br/>TO: Jennifer Felts<br/>2940 HIGHWAY 31 W<br/>APT Y107<br/>White House, TN 37188-0710<br/>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:<br/>An undivided 0.1094% interest in Unit 8A 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.<br/>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 \$9,020.62, plus interest (calculated by multiplying \$2.28 times the number of days that have elapsed since August 18, 2025), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of</p></div> | <div>ORANGE COUNTY</div> <div><p>the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.</p><p>Jasmin Hernandez, Esq.<br/>Michael E. Carleton, Esq.<br/>Jordan A. Zeppetello, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>11080-1019084</p><hr/></div> <div><p>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>CONTRACT NO.: 13015637.0<br/>FILE NO.: 25-005117<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>COURTNEY B. KAROLINKO; CLAUDIO L. VILACA<br/>Obligor(s)</p><hr/></div> <div><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE<br/>TO: Courtney B. Karolinko<br/>6458 TERRA ROSA CIR<br/>Boynton Beach, FL 33472<br/>Claudio L. Vilaca<br/>1415 Via de Pepi<br/>Boynton Beach, FL 33426-8279<br/>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:<br/>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')<br/>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 \$35,000.92, plus interest (calculated by multiplying \$14.21 times the number of days that have elapsed since August 18, 2025), plus the costs of this proceeding. The Obligor will not be subject to a deficiency 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.<br/>Jasmin Hernandez, Esq.<br/>Michael E. Carleton, Esq.<br/>Jordan A. Zeppetello, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>11080-1019081</p><hr/></div> <div><p>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>CONTRACT NO.: 8010682.0<br/>FILE NO.: 25-005124<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>JUSTINE MORENO PARK<br/>Obligor(s)</p><hr/></div> <div><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE<br/>TO: Justine Moreno Park<br/>13872 Bluebird Pond Rd<br/>Windermere, FL 34786-3106<br/>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:<br/>An undivided 0.6139% interest in Unit 37 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')<br/>The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of \$37,325.20, plus interest (calculated by multiplying \$15.42 times the number of days that have elapsed since August 18, 2025), plus the costs of this proceeding. The Obligor will not be subject to a deficiency 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.<br/>Jasmin Hernandez, Esq.<br/>Michael E. Carleton, Esq.<br/>Jordan A. Zeppetello, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82</p></div> | <div>ORANGE COUNTY</div> <div><p>P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>11080-1019082</p><hr/></div> <div><p>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>CONTRACT NO.: 9036001.3<br/>FILE NO.: 25-005130<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>JENNIFER FELTS<br/>Obligor(s)</p><hr/></div> <div><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE<br/>TO: Jennifer Felts<br/>2940 HIGHWAY 31 W<br/>APT Y107<br/>White House, TN 37188-0710<br/>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:<br/>An undivided 0.1094% interest in Unit 8A 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.<br/>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, and all amendments thereto.<br/>The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 7, 2022 as Document No. 20220151913 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$47,457.02, together with interest accruing on the principal amount due at a per diem of \$19.50, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$54,748.52.<br/>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 \$54,748.52. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018918</p><hr/></div> <div><p>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-006055<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>MARICELA FIGUEROA<br/>Obligor(s)</p><hr/></div> <div><p>TRUSTEE'S NOTICE OF SALE<br/>TO: Maricela Figueroa, 1120 SAINT MICHEL WAY, Kissimmee, FL 34759-7011<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Saratoga Springs Resort will be offered for sale:<br/>An undivided 0.2518% interest in Unit 116A 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')<br/>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 25, 2019 as Document No. 20190598433 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$11,348.64, together with interest accruing on the principal amount due at a per diem of \$4.51, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$13,782.98.<br/>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 \$13,782.98. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018898</p><hr/></div> <div><p>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-006059<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>TOMMY THOMPSON, HERMENEGILDO</p></div> | <div>ORANGE COUNTY</div> <div><p>vs.<br/>BRITTANY STED, JAMES DIETER<br/>Obligor(s)</p><hr/></div> <div><p>TRUSTEE'S NOTICE OF SALE<br/>TO: Tommy Thompson, 27927 SEGER BEND TRL, Spring, TX 77386-4439<br/>Hermenegildo Almanza, 27927 SEGER BEND TRL, Spring, TX 77386-4439<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale:<br/>An undivided 0.3648% 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.<br/>The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded June 17, 2019 as Document No. 20190371020 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$12,927.74, together with interest accruing on the principal amount due at a per diem of \$5.31, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$15,462.95.<br/>The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$15,462.95. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82<br/>P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018917</p><hr/></div> <div><p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgemcombe, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Robert D. Zaslow, 73A LONG MEADOW HILL ROAD, Brookfield, CT 06804 and Andrew J Zaslow, 125 CRABAPPLE ROAD, Trumbull, CT 06611; VOI: 200145-01; TYPE: Annual; POINTS: 100000; TOTAL: \$3,206.40; PER DIEM: \$1.10; NOTICE DATE: August 21, 2025 OBLIGOR: Robert D. Zaslow, 73A LONG MEADOW HILL ROAD, Brookfield, CT 06804 and Andrew J. Zaslow, 125 CRABAPPLE ROAD, Trumbull, CT 06611; VOI: 200145-02; TYPE: Annual; POINTS: 155000; TOTAL: \$4,587.12; PER DIEM: \$1.70; NOTICE DATE: August 21, 2025 OBLIGOR: Robert Francis Kanok, 2112 WIMBERLY LN, Austin, TX 78735-1469 and Ashley Renee Kanok, 909 WINDSOR RD Glenview, IL 60025-3130; VOI: 201024-01; TYPE: Annual; POINTS: 148100; TOTAL: \$4,413.35; PER DIEM: \$1.62; NOTICE DATE: August 21, 2025 OBLIGOR: Jamie-Lynn Sheila Kaahu-Aho, PO BOX 1632, Pearl City, HI 96782-8632 and Kelli Aaron K K Kaahu-Aho, PO BOX 1632, Pearl City, HI 96782-8632; VOI: 254686-01; TYPE: Annual; POINTS: 67100; TOTAL: \$6,144.14; PER DIEM: \$2.11; NOTICE DATE: August 21, 2025 OBLIGOR: Ingrid Gottlieb Perez, BOSQUE DE HELECHOS (Continued on next page)</p></div> |                     |

| LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  |
|---|---|--|---|--|
| <div>ORANGE COUNTY</div> <div>No. 101 COLONIA BOSQUES DE LAS LOMAS, Ciudad De Mexico 05120 Mexico and Alan Teodoro Sulkin Gottlieb, BOSQUE DE HELECHOS #101, Cuidad De Mexico 05120 Mexico and Jonathan Sulkin Gottlieb, BOSQUE DE HELECHOS #101, Cuidad De Mexico 05120 Mexico and Andres Sulkin Gottlieb, BOSQUE DE HELECHOS #101, Cuidad De Mexico 05120 Mexico: VOL: 257653-01; TYPE: Annual; POINTS: 81000; TOTAL: \$7,297.27; PER DIEM: \$2.55; NOTICE DATE: August 21, 2025 File Numbers: 25-008260, 25-008261, 25-008267, 25-006676, 25-006680 MDK-40116</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007035 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JAMES J. BARDI II Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: James J. Bardi II, 193 MONROE ST, Mastic, NY 11950-4506 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale: An undivided 0.2514% interest in Unit 1L 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 October 29, 2019 as Document No. 20190679058 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$22,099.44, together with interest accruing on the principal amount due at a per diem of \$10.60, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$27,838.04. 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 \$27,838.04. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018916</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007042 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. MARK CASEY, ELIZABETH CASEY Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Mark Casey, 613 Pine Ave, Sanford, FL 32771-1966 Elizabeth Casey, 613 Pine Ave, Sanford, FL 32771-1966 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale: An undivided 0.4133% 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 February 15, 2019 as Document No. 20190099226 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$13,080.35, together with interest accruing on the principal amount due at a per diem of \$3.22, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$14,966.91. 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 \$14,966.91. 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</div> | <div>ORANGE COUNTY</div> <div>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 11080-1018897</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007044 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. ADRIANA R. TERZONI, FRANCO N. PUGLIESE Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Adriana R. Terzoni, LANUSSE 774 SAN FERNANDO, Buenos Aires, 01644 ,Argentina Franco N. Pugliese, San Fernando, Lanusse 774, Buenos Aires, 01644 ,Argentina Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale: An undivided 0.1180% interest in Unit 2A 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 August 3, 2017 as Document No. 20170431914 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$3,606.92, together with interest accruing on the principal amount due at a per diem of \$1.24, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$4,852.12. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,852.12. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018925</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007045 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. NOEL H. SCHENKEL, DIANNA R. SCHENKEL Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Noel H. Schenkel, 512 Woodley St E, Northfield, MN 55057 Dianna R. Schenkel, 512 Woodley Street East, Northfield, MN 55057 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale: An undivided 0.3779% interest in Unit 2A of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 27, 2017 as Document No. 20170641394 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$10,920.55, together with interest accruing on the principal amount due at a per diem of \$3.44, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$12,838.19. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$12,838.19. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the</div> | <div>ORANGE COUNTY</div> <div>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 11080-1018900</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007049 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. STEFANY WINNERS Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Stefany Winners, 211 Valley Rd, Fayetteville, NC 28305-5224 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Animal Kingdom Villas will be offered for sale: An undivided 0.3069% 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded December 6, 2018 as Document No. 20180704149 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$9,225.62, together with interest accruing on the principal amount due at a per diem of \$3.66, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$11,248.52. 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 \$11,248.52. 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 11080-1018913</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007059 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. WILSON JAVIER MOCHA GUAMAN Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Wilson Javier Mocha Guaman, 2968 VALENTINE AVE, # 2FLOOR, Bronx, NY 10458-1903 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.2535% interest in Unit 64 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 9, 2017 as Document No. 20170125325 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$6,017.01, together with interest accruing on the principal amount due at a per diem of \$2.47, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$7,624.90. 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 \$7,624.90. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq.</div> | <div>ORANGE COUNTY</div> <div>as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018899</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007061 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. KRISTEN BRIANNE PARRY Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Kristen Brianne Parry, 150 Gateshead Cres, #56, Stoney Creek, Ontario, L8G 4A7 ,Canada Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.3042% 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded October 10, 2017 as Document No. 20170552997 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$11,843.58, together with interest accruing on the principal amount due at a per diem of \$4.87, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$14,260.45. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,260.45. 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 11080-1018924</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007063 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. SHAROLYN M. KENNEDY Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Sharolyn M. Kennedy, 29 MAPLE DR, Colts Neck, NJ 07722 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale: An undivided 0.3396% 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 the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded January 30, 2020 as Document No. 20200065335 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$21,809.41, together with interest accruing on the principal amount due at a per diem of \$6.87, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$24,865.43. 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 \$24,865.43. 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 11080-1018914</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE</div> | <div>ORANGE COUNTY</div> <div>FILE NO.: 25-007068 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. SHAWN P. FEE, PATRICIA S. FEE Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Shawn P. Fee, 10 WILLIAM ST, Andover, MA 01810-2618 Patricia S. Fee, 10 WILLIAM ST, Andover, MA 01810-2618 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale: An undivided 0.4827% interest in Unit 16A of Copper Creek Villas Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 7, 2018 as Document No. 20180532095 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$6,156.98, together with interest accruing on the principal amount due at a per diem of \$2.45, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$7,779.11. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,779.11. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018929</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-007073 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. EDITH RODRIGUEZ DE LA VEGA, ALFONSO ARCE MICHEL Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Edith Rodriguez De La Vega, 7123 Harpers Dr, Richmond, TX 77469-5926 Alfonso Arce Michel, 7123 HARPERS DRIVE, Richmond, TX 77469 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale: An undivided 0.2218% interest in Unit 4A 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 16, 2020 as Document No. 20200033038 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$11,927.72, together with interest accruing on the principal amount due at a per diem of \$4.08, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$14,103.40. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$14,103.40. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018912</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE</div> |

(Continued on next page)

| LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   |
|---|--|--|---|---|
| <div>ORANGE COUNTY</div> <p>PALM FINANCIAL SERVICES, LLC, Lienholder,</p> <p>vs.</p> <p>JAMIE POWER</p> <p>Obligor(s)</p> <hr/>   | <div>ORANGE COUNTY</div> <p>TO: Aaron Benjamin F. Nool, 6022 SANTA YSABEL WAY, San Jose, CA 95123-3943</p> <p>Notice is hereby given that on October 2, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interest at Disney's Wilderness Lodge will be offered for sale:</p> <p>An undivided 0.1016% 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.</p> <p>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 9, 2018 as Document No. 20180275510 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$4,444.92, together with interest accruing on the principal amount due at a per diem of \$1.77, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$5,700.88.</p> <p>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 \$5,700.88. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.</p> <p>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.</p> <p>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.</p> <p>Michael E. Carleton, Esq., as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1019035</p> <hr/>   | <div>ORANGE COUNTY</div> <p>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. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Valerie N Edgecombe, 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 Jacobs, 453 CHESTNUT RD, Walterboro, SC 29488-6789; VOI: 206525-01; TYPE: Odd Biennial; POINTS: 44000; DATE REC.: August 28, 2015; DOC NO.: 20150453055; TOTAL: \$2,264.82; PER DIEM: \$0.56 OBLIGOR: Francisco Rodriguez Jr., 10444 S HIGHWAY 77, Winkelman, AZ 85192-7025 and Paula Ann Rodriguez, 10444 S HIGHWAY 77, Winkelman, AZ 85192-7025; VOI: 219477-01; TYPE: Annual; POINTS: 67100; DATE REC.: October 26, 2016; DOC NO.: 20160560907; TOTAL: \$20,755.34; PER DIEM: \$4.72 OBLIGOR: Damon Johnson, 118 BOULDER DR, Brea, OH 44017-3119; VOI: 226320-01; TYPE: Annual; POINTS: 105000; DATE REC.: January 31, 2017; DOC NO.: 20170059223; TOTAL: \$38,126.70; PER DIEM: \$8.40 OBLIGOR: Jack Lyndon Inskip, 604 DIAMOND CIR, Martinsburg, PA 16662-1615 and Jean B. Inskip, 604 DIAMOND CIR, Martinsburg, PA 16662-1615; VOI: 228207-01; TYPE: Annual; POINTS: 110000; DATE REC.: May 2, 2017; DOC NO.: 20170240493; TOTAL: \$9,407.42; PER DIEM: \$2.43 File Numbers: 25-007871, 25-006174, 25-006180, 25-007879 MDK-40126</p> <hr/>  | <div>ORANGE COUNTY</div> <p>8302; VOI: 269468-02; TYPE: Annual; POINTS: 55000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,071.72; PER DIEM: \$0.60 OBLIGOR: John Pfaff IV, 2013 CHERRY HILL RD, Dumfries, VA 22026-2928 and Margaret Joanne Pfaff, 2013 CHERRY HILL RD, Dumfries, VA 22026-2928; VOI: 271511-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,454.96; PER DIEM: \$0.77 File Numbers: 25-008287, 25-008681, 25-008766, 25-008777, 25-008785 MDK-40154</p> <hr/> | <div>ORANGE COUNTY</div> <p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgecombe, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Joseph F. Scalera 3rd, 3350 BANTA RD, South Plainfield, NJ 07080-5106; VOI: 202900-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,344.54; PER DIEM: \$0.28; NOTICE DATE: August 24, 2025 OBLIGOR: Michael P. Walling, 5230 S YORKTOWN AVE, Tulsa, OK 74105-6428; VOI: 204742-01; TYPE: Odd Biennial; POINTS: 51700; TOTAL: \$1,354.54; PER DIEM: \$0.28; NOTICE DATE: August 24, 2025 OBLIGOR: Jose L. Gonzalez Ruiz, PO BOX 316, Highland, NY 12528-0316 and Sheryl A. Gonzalez, PO BOX 316, Highland, NY 12528-0316; VOI: 205149-01; TYPE: Odd Biennial; POINTS: 67100; TOTAL: \$1,538.79; PER DIEM: \$0.37; NOTICE DATE: August 24, 2025 OBLIGOR: Ronald W. Hall, 711 S NEIL ST, Champaign, IL 61820-5203 and Janet R. Hall, 408 S SPRING LAKE RD, Mahomet, IL 61853-8934; VOI: 221937-02; TYPE: Annual; POINTS: 81000; TOTAL: \$2,706.80; PER DIEM: \$0.89; NOTICE DATE: August 24, 2025 OBLIGOR: Thomas A. Milinowicz, 8222 S GAYLORD CT, Centennial, CO 80122-3233 and Edna Flores Milinowicz, 176 WHITEHAVEN CIR, Highlands Ranch, CO 80129-6676; VOI: 223580-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,356.41; PER DIEM: \$0.73; NOTICE DATE: August 24, 2025 File Numbers: 25-008279, 25-008289, 25-008291, 25-008398, 25-008403 MDK-40130</p> <hr/> |
| <div>ORANGE COUNTY</div> <p>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. Valerie N Edgecombe, 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: Teresa M. Barbagallo Menendez, 1942 S GRANT ST, Denver, CO 80210-4022 and Mijali Barbagallo Menendez, 1942 S GRANT ST, Denver, CO 80210-4022; VOI: 206704-01; TYPE: Annual; POINTS: 63000; TOTAL: \$2,252.56; PER DIEM: \$0.69; NOTICE DATE: August 22, 2025 OBLIGOR: Katherine Jane Hurst, 464 HICKORY BLUFF LN, Chelsea, MI 48118-1200 and Scott Arthur Hurst, 464 HICKORY BLUFF LN, Chelsea, MI 48118-1200; VOI: 228586-01; TYPE: Annual; POINTS: 30500; TOTAL: \$1,435.69; PER DIEM: \$0.33; NOTICE DATE: August 22, 2025 OBLIGOR: Jon Randal Rimando, 6460 ABEL ST, Elkridge, MD 21075-5297 and Michelle Manuel Rimando, 6460 ABEL ST, Elkridge, MD 21075-5297; VOI: 232744-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$1,134.43; PER DIEM: \$0.20; NOTICE DATE: August 22, 2025 OBLIGOR: Labrenna Michele Frank, 240 BLOSSOM RIDGE TRAIL, Fayetteville, GA 30214; VOI: 254103-01; TYPE: Annual; POINTS: 61000; TOTAL: \$2,137.44; PER DIEM: \$0.67; NOTICE DATE: August 22, 2025 OBLIGOR: Ruthann Elizabeth King, 2115 RACHEL STREET SE, Atlanta, GA 30315; VOI: 266920-01; TYPE: Annual; POINTS: 51700; TOTAL: \$1,969.09; PER DIEM: \$0.57; NOTICE DATE: August 22, 2025 File Numbers: 25-008306, 25-008449, 25-008485, 25-008656, 25-008754 MDK-40145</p> <hr/> | <div>ORANGE COUNTY</div> <p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Trevor Lee Chronister, 472 SMITH WALL RD, Chesnee, SC 29323-8217; VOI: 204202-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,099.17; PER DIEM: \$1.05; NOTICE DATE: August 22, 2025 OBLIGOR: Patricia Ann Alexander, psc103 1115 apl ae, Ae, CO 09603; VOI: 207842-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,641.90; PER DIEM: \$2.57; NOTICE DATE: August 22, 2025 OBLIGOR: Theresa Daniello, 18036 AUBURN RD, Chagrin Falls, OH 44023; VOI: 225005-02; TYPE: Annual; POINTS: 81000; TOTAL: \$2,682.14; PER DIEM: \$0.88; NOTICE DATE: August 22, 2025 OBLIGOR: Diane Marie Prosser, 4220 GEORGE AVE, APT 2, San Mateo, CA 94403-4627 and Carole Ann Groom, ATT-IN-FACT: DEBRA J. DOLCH 167 South Park, San Francisco, CA 94107; VOI: 225966-01; TYPE: Annual; POINTS: 235000; TOTAL: \$6,572.68; PER DIEM: \$2.57; NOTICE DATE: August 22, 2025 OBLIGOR: Miranda Osella Clark, 1204 NORMANDY DR, Southlake, TX 76092-7125 and Richard Louis Clark Iii, 1204 NORMANDY DR, Southlake, TX 76092-7125; VOI: 228685-01; TYPE: Even Biennial; POINTS: 132000; TOTAL: \$2,327.56; PER DIEM: \$0.72; NOTICE DATE: August 22, 2025 File Numbers: 25-008285, 25-008316, 25-008420, 25-008429, 25-008450 MDK-40115</p> <hr/> | <div>ORANGE COUNTY</div> <p>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgecombe, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: John Lee Hubbard, 100 GREENTREE LN, APT 37B, Battle Creek, MI 49015-5743 and Rachel Marie Elert, 6889 ST MARYS LAKE RD, Battletcreek, MI 49017; VOI: 204647-01; TYPE: Even Biennial; POINTS: 170000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,861.66; PER DIEM: \$0.93 OBLIGOR: Wesley John Sheridan, 13 EDGEWATER DR, Shediac Bridge E4R 1J2 Canada and Sandra Vivian Sheridan, 79 JOHN MURPHY RD RR 102, Sea View COB 1M0 Canada; VOI: 258372-01; TYPE: Annual; POINTS: 20700; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$1,806.46; PER DIEM: \$0.45 OBLIGOR: Mark Wade Sands, 6295 VETERANS HWY, New Martinsville, WV 26155-8302 and Patricia Sue Sands, 6295 VETERANS HWY, New Martinsville, WV 26155-</p> <hr/> |   |   |

(Continued on next page)

| LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT |
|--|--|--|---|---------------------|
| <div><b>ORANGE COUNTY</b></div> <div>Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Ronald B. Williams, 222 Rue de Frejus, Broussard, LA 70518 and Sheila C. Williams, 8360 MULE DEER RD, Gilmer, TX 75644-5463; VOI: 202942-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,379.95; PER DIEM: \$0.73; NOTICE DATE: August 23, 2025 OBLIGOR: Zahir O. Shareefi, 1102 AVALON DR, Shelton, CT 06484-7604 and Suha M. Altounsi, 1480 BURRWOOD DR, Bowling Green, OH 43402-4376; VOI: 208043-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$1,513.05; PER DIEM: \$0.37; NOTICE DATE: August 23, 2025 OBLIGOR: Robin Renee Harris Jackson, 3030 CORNSTALK RD, Waynesville, OH 45068-8508; VOI: 208645-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$1,672.05; PER DIEM: \$0.45; NOTICE DATE: August 23, 2025 OBLIGOR: Andre Dabney Malone, 1110 KARASTAN CT SW, Marietta, GA 30008-8145; VOI: 237433-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$1,408.96; PER DIEM: \$0.29; NOTICE DATE: August 23, 2025 OBLIGOR: Heather Lanai Gottshall, 2536 S ADAMS ST, Arlington, VA 22206-2806; VOI: 256939-01; TYPE: Even Biennial; POINTS: 25000; TOTAL: \$1,633.20; PER DIEM: \$0.40; NOTICE DATE: August 23, 2025 File Numbers: 25-008280, 25-008317, 25-008320, 25-006703, 25-006679 MDK-40114</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Richard Roland Brant, 7101 W ALE AVE, UNIT 3601, Denver, CO 80227-3576; VOI: 208731-01; TYPE: Annual; POINTS: 176700; TOTAL: \$5,115.01; PER DIEM: \$1.94; NOTICE DATE: August 25, 2025 OBLIGOR: Richard Roland Brant, 5563 LAUREN CT, Bartlesville, OK 74006-8004 and Deanna Arlette Brant, 7101 W YALE AVE, UNIT 3601, Denver, CO 80227-3576; VOI: 208731-02; TYPE: Annual; POINTS: 37000; TOTAL: \$1,588.80; PER DIEM: \$0.40; NOTICE DATE: August 25, 2025 OBLIGOR: Hassan A. Hameen, 40 EASTMONT LN, Sicklerville, NJ 08081-1940 and Sakiya J. Black, 40 EASTMONT LN, Sicklerville, NJ 08081-1940; VOI: 215071-01; TYPE: Odd Biennial; POINTS: 67100; TOTAL: \$1,514.16; PER DIEM: \$0.37; NOTICE DATE: August 25, 2025 OBLIGOR:</div> | <div><b>ORANGE COUNTY</b></div> <div>Pedro A. Pagan, 126 CIRCLE AVE, Forest Park, IL 60130-1216 and Milagros Lopez, 1236 CIRCLE AVE, Forest Park, IL 60130-2417; VOI: 222117-01; TYPE: Odd Biennial; POINTS: 67100; TOTAL: \$1,514.16; PER DIEM: \$0.37; NOTICE DATE: August 25, 2025 OBLIGOR: Nina Elizabeth Bryant, 166 BULLDOG ROAD, Mershon, GA 31551 and Terry Lamar Bryant, 166 BULLDOG RD, Mershon, GA 31551-2146; VOI: 229205-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$4,007.92; PER DIEM: \$1.06; NOTICE DATE: August 25, 2025 File Numbers: 25-008321, 25-008322, 25-008352, 25-008399, 25-008451 MDK-40157</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Dianne M. Jordan-Walp, 325 CROWELLS RD, APT C, Highland Park, NJ 08904-3346 and Bruce N. Walp, 142 DAVIDSON MILL RD, North Brunswick, NJ 08902-4747; VOI: 210210-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,705.02; PER DIEM: \$0.89; NOTICE DATE: August 22, 2025 OBLIGOR: Jeffrey A. Thorne, 7580 RED BUD RD, Granite Bay, CA 95746-9595; VOI: 220459-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$1,221.12; PER DIEM: \$0.24; NOTICE DATE: August 22, 2025 OBLIGOR: Sharon J. Dukes, 5655 FOX DEN TRL, Lithonia, GA 30038-1602 and Robert L. Dukes, 5655 FOX DEN TRL, Lithonia, GA 30038-1602; VOI: 229669-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,222.54; PER DIEM: \$0.24; NOTICE DATE: August 22, 2025 OBLIGOR: Ronald Javier Chacon Enciso, CALLE 63F 72 55, INT 6 APT 302, Bogota 11071 Colombia and Ana Fabiana Gonzalez Vargas, CALLE 63F 72 55, INT 6 APT 302, Bogota 11071 Colombia; VOI: 238342-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,598.80; PER DIEM: \$0.40; NOTICE DATE: August 22, 2025 OBLIGOR: Christine Darlene Kieffer, 100 VENICE DR, Hershey, PA 17033-9709 and Randall Paul Kieffer, 100 VENICE DR, Hershey, PA 17033-9709; VOI: 261048-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$1,134.43; PER DIEM: \$0.20; NOTICE DATE: August 22, 2025 File Numbers: 25-008326, 25-008389, 25-008455, 25-008533, 25-008700 MDK-40128</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since</div> | <div><b>ORANGE COUNTY</b></div> <div>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. Valerie N Edgcombe, 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: Steven John White, 467 SERENE DR, Grafton, WV 26354-7494 and Marjorie Nanette White, 333 MARION ST, Fairmont, WV 26554-4264; VOI: 205894-01; TYPE: Annual; POINTS: 95700; TOTAL: \$3,075.22; PER DIEM: \$1.05; NOTICE DATE: August 23, 2025 OBLIGOR: Kia C. Phua, 12 FOREST VIEW DR, Bayville, NJ 08721-2451 and Monique Phua, 12 FOREST VIEW DR, Bayville, NJ 08721-2451; VOI: 205903-02; TYPE: Annual; POINTS: 44000; TOTAL: \$1,775.50; PER DIEM: \$0.48; NOTICE DATE: August 23, 2025 OBLIGOR: Linda J. Saber, 195 LANDRY LN, Saint Rose, LA 70087-3915 and Deborah A Johnston, 195 LANDRY LN, Saint Rose, LA 70087-3915; VOI: 208047-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,357.83; PER DIEM: \$0.74; NOTICE DATE: August 23, 2025 OBLIGOR: Jose Luis Silva Silva, 8242 37TH AVE N, Saint Petersburg, FL 33710-1026 and Orlí Puerta, 8242 37TH AVE N, Saint Petersburg, FL 33710-1026; VOI: 210655-02; TYPE: Annual; POINTS: 81000; TOTAL: \$2,705.91; PER DIEM: \$0.89; NOTICE DATE: August 23, 2025 OBLIGOR: Lisa M. Reinders, 425 AMHERST DR, Sherman, IL 62684-9755 and Joseph H. Reinders, 25 BIRCH LAKE DR, Sherman, IL 62684-9710; VOI: 215188-01; TYPE: Odd Biennial; POINTS: 95700; TOTAL: \$1,872.04; PER DIEM: \$0.52; NOTICE DATE: August 23, 2025 File Numbers: 25-008302, 25-008303, 25-008318, 25-008329, 25-008353 MDK-40155</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Billy Perez, 2600 MARION AVE, APT 6, Bronx, NY 10458-4750; VOI: 203233-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$2,912.93; PER DIEM: \$0.89; NOTICE DATE: August 24, 2025 OBLIGOR: Barbara A. Dietz, 18 PINE ST, Craryville, NY 12521-5029 and Joseph R. Dietz, 18 PINE ST, Craryville, NY 12521-5029; VOI: 213236-01; TYPE: Annual; POINTS: 45000; TOTAL: \$1,801.58; PER DIEM: \$0.49; NOTICE DATE: August 24, 2025 OBLIGOR: James D. Torrey, C/O MEGAN TORREY 9 MAIN ST, Hinsdale, MA 01235-9226; VOI: 223964-01; TYPE: Even Biennial; POINTS: 81000; TOTAL: \$1,687.35; PER DIEM: \$0.44; NOTICE DATE: August 24, 2025 OBLIGOR: Randall Roy Wisdom, 312 W SKELLY STREET, Cuba City, WI 53807 and Donna Louise Wisdom, 312 W SKELLY STREET, Cuba City, WI 53807; VOI: 233159-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,705.91; PER DIEM: \$0.89; NOTICE DATE: August 24, 2025 OBLIGOR: Kelvin Devon Silver, 55 PATRICK DR, Snow Hill, NC 28580-9515; VOI: 252133-01; TYPE: Annual; POINTS: 44000; TOTAL: \$3,345.05; PER DIEM: \$1.31; NOTICE DATE: August 24, 2025 File Numbers: 25-006694, 25-008344, 25-008407, 25-008486, 25-006674 MDK-40161</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public</div> | <div><b>ORANGE COUNTY</b></div> <div>Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Lee Jones, PO POX 2562, Crossville, TN 38557 and April I. Mast, 3242 CARLISLE RD, Cookeville, TN 38501-6762 and Katherine Anne Jones, 5903 LORDS AVE, Sarasota, FL 34231-6007; VOI: 216099-01; TYPE: Annual; POINTS: 110000; TOTAL: \$3,431.44; PER DIEM: \$1.20; NOTICE DATE: August 22, 2025 OBLIGOR: Sathaneakoung Chanthanasinh, 3 BENHAM ST, Springfield, MA 01109-2301 and Chanpholom Souphida Chanthanasinh, 3 BENHAMST, Springfield, MA 01109-2301; VOI: 216226-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: \$1,686.47; PER DIEM: \$0.44; NOTICE DATE: August 22, 2025 OBLIGOR: Olivia Oglesby Murphy, 6908 BUCKHORN DUNCAN RD, Holly Springs, NC 27540-9506 and Monica Leigh Hayes, 285 MARSH CREEK DR, Garner, NC 27529-6041; VOI: 247002-01; TYPE: Annual; POINTS: 148100; TOTAL: \$22,350.66; PER DIEM: \$7.30; NOTICE DATE: August 22, 2025 OBLIGOR: James Metts, 110 CHURCH ST, Broxton, GA 31519; VOI: 261791-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,598.40; PER DIEM: \$0.40; NOTICE DATE: August 22, 2025 OBLIGOR: Bernetta J. Gorski, 1027 CEDAR LN, Newtown, PA 18940-4113 and Stephen Gorski, 12 PASSAGE LANE, Salem, SC 29676; VOI: 262569-02; TYPE: Annual; POINTS: 55000; TOTAL: \$2,050.72; PER DIEM: \$0.60; NOTICE DATE: August 22, 2025 File Numbers: 25-008356, 25-008358, 25-008608, 25-008706, 25-008713 MDK-40123</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Joseph E. Reno, 58 PETERS BLVD, Central Islip, NY 11722-3657 and Nesha A. Brown, 58 PETERS BLVD, Central Islip, NY 11722-3657; VOI: 212699-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,248.50; PER DIEM: \$0.24; NOTICE DATE: August 26, 2025 OBLIGOR: Elaine M. Wilson, 2809 SENECA TPKE, Canastota, NY 13032-4502 and Mellissa R. Johnson, 351 PIERMOTT LN, Hartwick, NY 13348-2911; VOI: 216263-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,625.40; PER DIEM: \$0.40; NOTICE DATE: August 26, 2025 OBLIGOR: Clara Elizabeth Lamphier, 1569 ARCH RD, Eaton Rapids, MI 48827-9230 and Elaína Louise Plunkett, PO BOX 80516, Conyers, GA 30013-8516; VOI: 224058-01; TYPE: Annual; POINTS: 70000; TOTAL: \$1,376.94; PER DIEM: \$0.32; NOTICE DATE: August 26, 2025 OBLIGOR: Colleen Orlosky, 157 AVIATION RD, Queensbury, NY 12804-8206; VOI: 260323-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,653.29; PER DIEM: \$0.42; NOTICE DATE: August 26, 2025 OBLIGOR: Beth A. Burton, 52 Emerson Dr, Cinnaminson, NJ 08077-4084 and Richard P. Czop, 52 EMERSON DR, Cinnaminson, NJ 08077-4084; VOI: 261803-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: \$1,713.67; PER DIEM: \$0.44; NOTICE DATE: August 26, 2025 File Numbers: 25-008341, 25-008359, 25-008408, 25-008696, 25-008707 MDK-40166</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured</div> |                     |

(Continued on next page)

(Continued on next page)

ORANGE COUNTY

by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Richard J. Bruckman, 727 S PRIVET WAY, Mesa, AZ 85208-6306 and Janina M. Bruckman, 727 S PRIVET WAY, Mesa, AZ 85208-6306; VOI: 216933-01; TYPE: Even Biennial; POINTS: 37000; TOTAL: \$1,134.63; PER DIEM: \$0.20; NOTICE DATE: August 23, 2025 OBLIGOR: Valerie Lynn Baltzer, 1462 SUN KING RD, APT B, San Diego, CA 92126-7058 and Steven J. Baltzer, 5780 DELAWARE AVE, Camp Lejeune, NC 28547-1254; VOI: 230042-01; TYPE: Annual; POINTS: 100000; TOTAL: \$5,740.60; PER DIEM: \$2.06; NOTICE DATE: August 23, 2025 OBLIGOR: Debra Sue Barratti, 518 N BROWNTHRUSH LN, Wichita, KS 67212-3400; VOI: 231570-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,889.45; PER DIEM: \$0.54; NOTICE DATE: August 23, 2025 OBLIGOR: David J. Hovey, 6027 FERNWOOD DRIVE, Rochester, NY 14620-4130; VOI: 232041-01; TYPE: Annual; POINTS: 125000; TOTAL: \$3,811.41; PER DIEM: \$1.37; NOTICE DATE: August 23, 2025 OBLIGOR: Carolyn Susan Eberle, 559 SCOFIELD RD, Groton, NY 13073-9737 and Aaron Kyle Eberle, 559 SCOFIELD RD, Groton, NY 13073-9737; VOI: 260214-01; TYPE: Annual; POINTS: 37000; TOTAL: \$1,599.20; PER DIEM: \$0.40; NOTICE DATE: August 23, 2025 File Numbers: 25-008362, 25-008457, 25-008465, 25-008475, 25-008695 MDK-40136

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Linda J. Saber, 195 LANDRY LN, Saint Rose, LA 70087-3915 and Deborah A Johnston, 195 LANDRY LN, Saint Rose, LA 70087-3915; VOI: 208047-02; TYPE: Annual; POINTS: 67100; TOTAL: \$2,358.57; PER DIEM: \$0.74; NOTICE DATE: August 24, 2025 OBLIGOR: Daniel Robert Sloan, 2458 CAMERON AVE, Covina, CA 91724-3921; VOI: 217624-01; TYPE: Annual; POINTS: 25000; TOTAL: \$1,298.08; PER DIEM: \$0.27; NOTICE DATE: August 24, 2025 OBLIGOR: Jhon Augusto Nouel Alea, CALLE CURTIDORES, Caracas 1083 Venezuela and Maria Luisa Briceno De Nouel, CARRETERA ALTO HATILLO PARCELAMIENTO ALTO, Caracas 1083 Venezuela and John Augusto Nouel Briceno, CALLE CURTIDORES, Caracas 1083 Venezuela; VOI: 237243-02; TYPE: Annual; POINTS: 65000; TOTAL: \$2,303.96; PER DIEM: \$0.71; NOTICE DATE: August 24, 2025 OBLIGOR: Gary John Cerretani, 19055 SW 93RD LOOP, Dunnellon, FL 34432-2715; VOI: 249844-01; TYPE: Even Biennial; POINTS: 25000; TOTAL: \$1,625.42; PER DIEM: \$0.39; NOTICE DATE: August 24, 2025 OBLIGOR: Terri Lyn Hefflin, 11332 BELLE MEADE DR, Conifer, CO 80433-8120 and James Thomas Hefflin, 2833 PEBBLE BEACH DR, Evergreen, CO 80439-8809; VOI: 259707-01; TYPE: Odd Biennial; POINTS: 37000; TOTAL: \$1,134.83; PER DIEM: \$0.20; NOTICE DATE: August 24, 2025 File Numbers: 25-008319, 25-008365, 25-008525, 25-006708, 25-008692 MDK-40112

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto

ORANGE COUNTY

the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Eliezer Vargas, 894 FREEMAN ST, Bronx, NY 10459-1508 and Rebecca Vargas, 894 FREEMAN ST, Bronx, NY 10459-1508; VOI: 205233-02; TYPE: Annual; POINTS: 51700; TOTAL: \$1,995.80; PER DIEM: \$0.57; NOTICE DATE: August 25, 2025 OBLIGOR: Molly Anderson Mcclung, 281 WOODS AVE, UNIT 12, Tavernier, FL 33070-2242; VOI: 218111-01; TYPE: Odd Biennial; POINTS: 37000; TOTAL: \$1,160.03; PER DIEM: \$0.20; NOTICE DATE: August 25, 2025 OBLIGOR: Linda Diane Woodard, PO BOX 501, Princeton, NC 27569-0501; VOI: 224751-01; TYPE: Annual; POINTS: 148100; TOTAL: \$4,419.83; PER DIEM: \$1.62; NOTICE DATE: August 25, 2025 OBLIGOR: Emilio Nieves, 15782 SW 79TH TER, Miami, FL 33193-2904 and Teresita Machado, 15782 SW 79TH TER, Miami, FL 33193-2904; VOI: 260708-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.04; PER DIEM: \$0.23; NOTICE DATE: August 25, 2025 OBLIGOR: Michael P. Duffy, 4012 W LAKE DR, Irwin, PA 15642-5036 and Lisa Lynn Duffy, 4012 W LAKE DR, Irwin, PA 15642-5036; VOI: 261258-01; TYPE: Annual; POINTS: 20700; TOTAL: \$1,216.04; PER DIEM: \$0.23; NOTICE DATE: August 25, 2025 File Numbers: 25-008293, 25-008369, 25-008416, 25-008699, 25-008704 MDK-40148

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Carmen Rivera, 3525 77TH ST, APT A25, Jackson Heights, NY 11372-4545 and Milton J Rivera, 3525 77TH ST, APT A25, Jackson Heights, NY 11372-4545; VOI: 204282-01; TYPE: Even Biennial; POINTS: 44000; TOTAL: \$1,248.02; PER DIEM: \$0.24; NOTICE DATE: August 24, 2025 OBLIGOR: Eliezer Vargas, 894 FREEMAN ST, Bronx, NY 10459-1508 and Rebecca Vargas, 894 FREEMAN ST, Bronx, NY 10459-1508; VOI: 205233-01; TYPE: Annual; POINTS: 51700; TOTAL: \$1,995.23; PER DIEM: \$0.57; NOTICE DATE: August 24, 2025 OBLIGOR: John R. Grandrimo, 8 JOSIE LN, Sicklerville, NJ 08081-4948 and Mary Craig Grandrimo, 8 JOSIE LN, Sicklerville, NJ 08081-4948; VOI: 224388-01; TYPE: Annual; POINTS: 81000; TOTAL: \$2,706.80; PER DIEM: \$0.89; NOTICE DATE: August 24, 2025 OBLIGOR: Allan A. Da Silva, 681 NW 122ND CT, Miami, FL 33182-2008; VOI: 253975-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: \$4,605.39; PER DIEM: \$1.26; NOTICE DATE: August 24, 2025 OBLIGOR: Richard Leon Bowden, 1908 VAUGHN LN, Montgomery, AL 36106-3220 and Frances Perry Bowden, 1908 VAUGHN LN, Montgomery, AL 36106-3220; VOI: 262863-01; TYPE:

ORANGE COUNTY

Even Biennial; POINTS: 25000; TOTAL: \$1,006.60; PER DIEM: \$0.15; NOTICE DATE: August 24, 2025 File Numbers: 25-008286, 25-008292, 25-008411, 25-006643, 25-008715 MDK-40141

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Patricia Lynn Visser, 1209 JACKSON ST, Albion, MI 49224-1923; VOI: 213996-02; TYPE: Annual; POINTS: 65000; TOTAL: \$2,329.67; PER DIEM: \$0.71; NOTICE DATE: August 25, 2025 OBLIGOR: Thuy Hien Do Nguyen, 4749 MAGNOLIA PRESERVE AVE, Winter Haven, FL 33880-5022; VOI: 219185-01; TYPE: Annual; POINTS: 44000; TOTAL: \$1,801.46; PER DIEM: \$0.48; NOTICE DATE: August 25, 2025 OBLIGOR: Clara Elizabeth Lamphier, 1569 ARCH RD, Eaton Rapids, MI 48827-9230 and Elaine Louise Plunkett, PO BOX 80516, Conyers, GA 30013-8516; VOI: 224058-02; TYPE: Annual; POINTS: 70000; TOTAL: \$1,376.94; PER DIEM: \$0.32; NOTICE DATE: August 25, 2025 OBLIGOR: John R. Grandrimo, 8 JOSIE LN, Sicklerville, NJ 08081-4948 and Mary Craig Grandrimo, 8 JOSIE LN, Sicklerville, NJ 08081-4948; VOI: 224388-03; TYPE: Annual; POINTS: 81000; TOTAL: \$2,618.94; PER DIEM: \$0.84; NOTICE DATE: August 25, 2025 OBLIGOR: Anthony Lerone Coleman, 2915 CARISBROOKE DR, Mount Juliet, TN 37122-2440 and Michelle Cherry Coleman, 20 OSSABAW LOOP, Simpsonville, SC 29681-6551; VOI: 232201-01; TYPE: Even Biennial; POINTS: 51700; TOTAL: \$1,319.82; PER DIEM: \$0.28; NOTICE DATE: August 25, 2025 File Numbers: 25-008346, 25-008375, 25-008409, 25-008413, 25-008477 MDK-40137

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Vacations Owners Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgecombe, 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

ORANGE COUNTY

470553, Celebration, FL 34747-0553 and Christian R. Morton, PO BOX 470553, Celebration, FL 34747-0553 and Lisa M. Morton, PO BOX 470553, Celebration, FL 34747-0553; VOI: 201407-01; TYPE: Annual; POINTS: 125000; TOTAL: \$3,839.15; PER DIEM: \$1.37; NOTICE DATE: August 25, 2025 OBLIGOR: Jay Frederick Ridl, 27 GROVE CT, Oakley, CA 94561-4403; VOI: 204126-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,382.14; PER DIEM: \$0.73; NOTICE DATE: August 25, 2025 OBLIGOR: Ted Lubach, 5 JEFFERSON CT, Freehold, NJ 07728-3382; VOI: 207797-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: \$1,514.16; PER DIEM: \$0.37; NOTICE DATE: August 25, 2025 OBLIGOR: Steven Arnold Engelson, 5228 MEADOW RDG, Edina, MN 55439-1411; VOI: 217185-01; TYPE: Annual; POINTS: 109000; TOTAL: \$3,410.00; PER DIEM: \$1.19; NOTICE DATE: August 25, 2025 OBLIGOR: Alma S. Almodovar, 936 PARK AVE, Trenton, NJ 08629-2122; VOI: 230195-01; TYPE: Annual; POINTS: 67100; TOTAL: \$2,356.41; PER DIEM: \$0.73; NOTICE DATE: August 25, 2025 File Numbers: 25-008269, 25-008284, 25-008315, 25-008363, 25-008458 MDK-40119

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Abraham Kanan-Brito, VALLE DEL YAQUI 102 VALLE DE SAN JAVIER, PACHUCA HGO, Pachuca De Soto 42086 Mexico; VOI: 242734-02; TYPE: Annual; POINTS: 118000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$3,677.68; PER DIEM: \$1.29 OBLIGOR: Ramon Alejandro Herrera Lopez, CALLE URIMAN, QUINTA JONMARA URB. SANTA CLARA EL CAFETAL, Caracas 1061 Venezuela and Dolly Mariela Mendoza Mendoza Azuaje, CALLE URIMAN, QUINTA JONMARA URB. SANTA CLARA EL CAFETAL, Caracas 1061 Venezuela; VOI: 312030-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$1,791.34; PER DIEM: \$0.48 OBLIGOR: Mariana Amorim Abdo, RUA PICA PAUS 1750 CONDOMINIO JARDINS ROMA, Uberlandia 38412-641 Brazil and Victor Hugo Versuti E. Nunes, RUA PICA PAUS 1750 CONDOMINIO JARDINS ROMA, Uberlandia 38412-641 Brazil; VOI: 316167-01; TYPE: Annual; POINTS: 56300; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,105.67; PER DIEM: \$0.62 File Numbers: 25-008570, 25-009009, 25-009027 MDK-40151

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to 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

ORANGE COUNTY

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. Valerie N Edgecombe, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Mary Lynne Forrest Jones, 86 RENS RD, Poquoson, VA 23662-1610 and Fitzhugh M. Jones Jr., 86 RENS RD, Poquoson, VA 23662-1610; VOI: 259802-02; TYPE: Annual; POINTS: 82000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,285.64; PER DIEM: \$0.90 OBLIGOR: Jean A. Daly, 562 HILLCREST DR, Bowling Green, OH 43402-3616; VOI: 261093-01; TYPE: Annual; POINTS: 66000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,352.04; PER DIEM: \$0.72 OBLIGOR: Thomas S. Damelio, 3200 FRANKLIN AVE, Millbrook, NY 12545-5920 and Josephine M Damelio, 3200 FRANKLIN AVE, Millbrook, NY 12545-5920; VOI: 262035-01; TYPE: Annual; POINTS: 55000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,071.72; PER DIEM: \$0.60 OBLIGOR: Thomas S. Damelio, 3200 FRANKLIN AVE, Millbrook, NY 12545-5920 and Josephine M Damelio, 3200 FRANKLIN AVE, Millbrook, NY 12545-5920; VOI: 262035-02; TYPE: Annual; POINTS: 55000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,071.72; PER DIEM: \$0.60 OBLIGOR: Michael A. Raether Sr, 102 GREENVIEW DR, Columbus, WI 53925-1820 and Lynnae N Mathison-raether, 102 GREENVIEW DR, Columbus, WI 53925-1820; VOI: 268127-02; TYPE: Annual; POINTS: 72000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,505.62; PER DIEM: \$0.79 File Numbers: 25-008694, 25-008701, 25-008708, 25-008709, 25-008757 MDK-40160

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 2, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to 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. Valerie N Edgecombe, 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: Barnetta J. Gorski, 1027 CEDAR LN, Newtown, PA 18940-4113 and Stephen Gorski, 12 PASSAGE LANE, Salem, SC 29676; VOI: 262569-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$1,794.70; PER DIEM: \$0.48 OBLIGOR: Lernel E. Frazier, 15 STATE ST, Hamburg, NY 07419-1315 and Tikeya D Chess-story, 73 LAKESIDE DR, Sussex, NJ 07461-4314; VOI: 265667-02; TYPE: Annual; POINTS: 81000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$5,130.79; PER DIEM: \$1.77 OBLIGOR: Mark Wade Sands, 6295 VETERANS HWY, New Martinsville, WV 26155-8302 and Patricia Sue Sands, 6295 VETERANS HWY, New Martinsville, WV 26155-

|   |  |   |  |
|---|--|---|--|
| <div>LEGAL ADVERTISEMENT</div> <div>ORANGE COUNTY</div> <div>8302: VOI: 269468-01; TYPE: Annual; POINTS: 55000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$2,075.92; PER DIEM: \$0.60 File Numbers: 25-008712, 25-008737, 25-008765 MDK-40143</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Vacations Owners Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq., Valerie N Edgcombe, 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: Ronnie Louis Worrell, 4440 NATALAHA DRIVE, Clinton, MD 20735 and Robin Gray Worrell, 6405 96TH AVE, Seabrook, MD 20706-2637; VOI: 241400-01; TYPE: Even Biennial; POINTS: 51700; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$1,328.50; PER DIEM: \$0.28 OBLIGOR: Vito Pischettola, 9 BINGHAM DR, Marlboro, NJ 07746-2229 and Norma A Pischettola, 9 BINGHAM DR, Marlboro, NJ 07746-2229; VOI: 265868-01; TYPE: Annual; POINTS: 51700; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$3,509.28; PER DIEM: \$1.13 OBLIGOR: Gregory M. Mroz, 1 BIRCH ST, Florida, NY 10921-1701; VOI: 268155-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$1,944.98; PER DIEM: \$0.55 OBLIGOR: Walter Joseph Lesus, 16237 WHITEHEAD DR, Linden, MI 48451-8774; VOI: 269203-01; TYPE: Annual; POINTS: 50000; DATE REC.: February 5, 2025; DOC NO.: 20250070048; TOTAL: \$1,944.98; PER DIEM: \$0.55 File Numbers: 25-008552, 25-008738, 25-008758, 25-008763, 25-008764 MDK-40147</div> <div>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</div> | <div>LEGAL ADVERTISEMENT</div> <div>ORANGE COUNTY</div> <div>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., Valerie N Edgcombe, 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: Donald Edward French Jr., 4875 BLUEGROUSE DR, Sechelt V7Z0G4 Canada and Katharine Anne French, 4875 Bluegrouse Dr, Sechelt V0N3A2 Canada; VOI: 503758-01; TYPE: Annual; POINTS: 148100; TOTAL: \$5,174.62; PER DIEM: \$1.97; NOTICE DATE: August 21, 2025 OBLIGOR: Donald Edward French Jr., 4875 BLUEGROUSE DR, Sechelt V7Z0G4 Canada and Katharine Anne French, 4875 Bluegrouse Dr, Sechelt V0N3A2 Canada; VOI: 503758-02; TYPE: Annual; POINTS: 148100; TOTAL: \$5,176.59; PER DIEM: \$1.97; NOTICE DATE: August 21, 2025 OBLIGOR: Michelle Louise Prefontaine, 984 UPPER SERANGOON ROAD #03-18 STARS OF KOVAN, Singapore 533854 Singapore; VOI: 518204-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: \$1,907.79; PER DIEM: \$0.54; NOTICE DATE: August 21, 2025 File Numbers: 25-009058, 25-009059, 25-009137 MDK-40111</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE<br/>FILE NO.: 25-009344<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>ROQUE VEGA<br/>Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Roque Vega, 22281 E Wallis Dr, Porter, TX 77365-5935<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale:<br/>An undivided 0.0845% interest in Unit 45 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')<br/>The default giving rise to the sale is the failure to pay assessments as set forth in the Claim(s) of Lien encumbering the Timeshare Ownership Interest recorded February 12, 2025 as Document No. 20250083394 of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of \$0.15 together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of \$1,140.18.<br/>The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of \$1,140.18. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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., Valerie N Edgcombe, Esq., Jordan A Zeppetello, Esq., Jasmin Hernandez, Esq., as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018921</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of HPC Developer, LLC, a Delaware limited liability company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to 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., Valerie N Edgcombe, 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: Jean Ehrsam Sammons, 226 LEISURE WORLD, Mesa, AZ 85206 and Dennis J. Pring, 226 LEISURE WORLD, Mesa, AZ 85206; VOI: 50-1934; TYPE: Annual; POINTS: 1500; DATE REC.: May 30, 2018; DOC NO.: 20180317766; TOTAL: \$16,911.88; PER DIEM: \$4.93 OBLIGOR: Alfredo E. Ravelo, 1551 N FLAGLER DR, APT 904, West Palm Beach, FL 33401 and Liliana D. Ravelo, 1551 N FLAGLER DR, APT 904, West Palm Beach, FL 33401 and Stephanie Margarita Ravelo, 2677 PALMER PL, Weston, FL 33332-1838; VOI: 50-10602; TYPE: Annual; POINTS: 1420; DATE REC.: March 11, 2022; DOC NO.: 20220163132; TOTAL: \$29,635.71; PER DIEM: \$9.03 OBLIGOR: Sandra Z. Arredondo, 3320 OWENWOOD DR, San Antonio, TX 78264 and Jose L. Arredondo, 3320 OWENWOOD DR, San Antonio, TX 78264; VOI: 50-13279; TYPE: Annual; POINTS: 660; DATE REC.: January 10, 2023; DOC NO.: 20230015791; TOTAL: \$18,629.61; PER DIEM: \$5.40 OBLIGOR: Leigh E Carter, 7521 GUNYON CT., Indianapolis, IN 46237 and Tammy L Carter, 7521 GUNYON CT., Indianapolis, IN 46237; VOI: 50-13553; TYPE: Annual; POINTS: 1000; DATE REC.: February 23, 2023; DOC NO.: 20230103490; TOTAL: \$16,910.54; PER DIEM: \$5.06 OBLIGOR: Richard Patrick Chetwood, 226 EVERGREEN SUMAC LOOP, Kyle, TX 78640; VOI: 50-14928; TYPE: Annual; POINTS: 3500; DATE REC.: August 31, 2023; DOC NO.: 20230499974; TOTAL: \$76,719.53; PER DIEM: \$23.45 File Numbers: 25-010102, 25-010119, 24-017301, 25-010135, 25-010146 MDK-40118</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE<br/>FILE NO.: 25-010249<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>IAN C. JONES<br/>Obligor(s)</div> | <div>LEGAL ADVERTISEMENT</div> <div>ORANGE COUNTY</div> <div>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., Valerie N Edgcombe, 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 Timothy Cuellar, 1203 MOSHER LANE, Houston, TX 77088 and Diana Cuellar, 1203 MOSHER LANE, Houston, TX 77088; VOI: 0500012942; TYPE: Annual; POINTS: 1100; TOTAL: \$18,679.96; PER DIEM: \$5.62; NOTICE DATE: August 21, 2025 OBLIGOR: Brandon Ray Lopez, 11426 BLAZING SUNSET, San Antonio, TX 78253 and Rochelle Marie Acevedo, 11426 BLAZING SUNSET, San Antonio, TX 78253; VOI: 50-17272; TYPE: Annual; POINTS: 2201; TOTAL: \$45,542.11; PER DIEM: \$13.07; NOTICE DATE: August 21, 2025 File Numbers: 25-010131, 25-010175 MDK-40133</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Flex Collection, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq., Valerie N Edgcombe, 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: Nilo Arteche Cabrera, 3029 MAHOGANY ST, Paranaque City 1713 Philippines and Maria Pura Monasterio Cabrera, 3029 MAHOGANY ST, SUBO. 2, Paranaque City 1713 Philippines; VOI: 509370-01, 509370-02; TYPE: Annual, Annual; POINTS: 81000, 81000; DATE REC.: March 9, 2020; DOC NO.: 20200150078; TOTAL: \$29,031.66; PER DIEM: \$8.65 OBLIGOR: Lonny Jose Succang, 9040 VIA AMORITA ST, Downey, CA 90241;</div> | <div>LEGAL ADVERTISEMENT</div> <div>ORANGE COUNTY</div> <div>VOI: 512758-01; TYPE: Odd Biennial; POINTS: 205000; DATE REC.: June 23, 2021; DOC NO.: 20210374618; TOTAL: \$32,073.22; PER DIEM: \$9.66 OBLIGOR: Christopher M. Bowker, 884 WAGONER DR, Livermore, CA 94550-5434 and Antonio G. Torres, 2165 NORTHWOOD CIR, UNIT C, Concord, CA 94520-4609; VOI: 515520-01; TYPE: Annual; POINTS: 44000; DATE REC.: November 10, 2021; DOC NO.: 20210692825; TOTAL: \$16,580.40; PER DIEM: \$5.07 OBLIGOR: Jerry P. Noedel, 425 N ELM ST, Itasca, IL 60143-1719 and Maria J.E. Noedel, 425 N ELM ST, Itasca, IL 60143-1719; VOI: 523708-01; TYPE: Annual; POINTS: 37000; DATE REC.: November 2, 2022; DOC NO.: 20220667167; TOTAL: \$17,593.95; PER DIEM: \$5.70 OBLIGOR: Laura A. Fowler, 8531 NW 24TH CT., Pembroke Pines, FL 33024-3415; VOI: 527697-01; TYPE: Annual; POINTS: 148100; DATE REC.: September 25, 2024; DOC NO.: 20240557715; TOTAL: \$83,765.98; PER DIEM: \$26.11 File Numbers: 25-010282, 25-010283, 25-010284, 25-010288, 25-010289 MDK-40139</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq., Valerie N Edgcombe, 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: Yanela Illaretta, 11718 SW 107TH TER, Miami, FL 33186-3962 and Obel Corcho Melgarejo, 11718 SW 107TH TER, Miami, FL 33186-3962; VOI: 277537-01; TYPE: Annual; POINTS: 81000; DATE REC.: January 21, 2021; DOC NO.: 20210037614; TOTAL: \$23,266.73; PER DIEM: \$6.92 OBLIGOR: Robert Forest German, 800 LINDENWOOD DR, Baytown, TX 77520-2539 and Norma Idalia German, 800 LINDENWOOD DR, Baytown, TX 77520-2539; VOI: 287688-01; TYPE: Annual; POINTS: 25000; DATE REC.: December 16, 2021; DOC NO.: 20210767559; TOTAL: \$10,055.04; PER DIEM: \$3.03 File Numbers: 25-010319, 25-010328 MDK-40156</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of HPC Developer, LLC, a Delaware limited liability company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of \$(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to 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., Valerie N Edgcombe, 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: Nilo Arteche Cabrera, 3029 MAHOGANY ST, Paranaque City 1713 Philippines and Maria Pura Monasterio Cabrera, 3029 MAHOGANY ST, SUBO. 2, Paranaque City 1713 Philippines; VOI: 509370-01, 509370-02; TYPE: Annual, Annual; POINTS: 81000, 81000; DATE REC.: March 9, 2020; DOC NO.: 20200150078; TOTAL: \$29,031.66; PER DIEM: \$8.65 OBLIGOR: Lonny Jose Succang, 9040 VIA AMORITA ST, Downey, CA 90241;</div> |
|---|--|---|--|

| LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   |
|--|---|---|--|---|
| <div>ORANGE COUNTY</div> <div>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. Valerie N Edgcombe, 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: Kathleen Mckenzie Owen as Trustee of The J. Durwood Owen and Kathleen McKenzie Owen Revocable Living Trust dated Oct. 28, 1998, 4653 BEAR SPRINGS ROAD, Pipe Creek, TX 78063; VOI: 50-15124; TYPE: Annual; POINTS: 7500; DATE REC.: February 16, 2024; DOC NO.: 20240093476; TOTAL: \$141,909.93; PER DIEM: \$38.92 OBLIGOR: Tony Ordaz Jr., 5319 E KAVILAND AVE, Fresno, CA 93725 and Cindy Janeth Villa Hernandez, 5319 E KAVILAND AVE, Fresno, CA 93725; VOI: 50-16950; TYPE: Annual; POINTS: 1000; DATE REC.: April 12, 2024; DOC NO.: 20240213926; TOTAL: \$25,205.90; PER DIEM: \$7.99 OBLIGOR: La Tanya Marie Maxwell, 1430 RED ROCK DRIVE, Pahrump, NV 89048; VOI: 50-17478; TYPE: Annual; POINTS: 1400; DATE REC.: June 28, 2024; DOC NO.: 20240377675; TOTAL: \$37,887.72; PER DIEM: \$10.90 OBLIGOR: Shannan A. Blount-Ryans, 2546 FORGE CREEK RD, Houston, TX 77067 and Zachary Lanell Ryans, 2546 FORGE CREEK RD, Houston, TX 77067; VOI: 50-17530; TYPE: Annual; POINTS: 3000; DATE REC.: June 28, 2024; DOC NO.: 20240377733; TOTAL: \$62,566.81; PER DIEM: \$18.09 OBLIGOR: Douglas Jarrod Howard, 14810 TWIN WATERS CT, Houston, TX 77044 and Christina Michelle Howard, 14810 TWIN WATERS CT, Houston, TX 77044; VOI: 50-17531; TYPE: Annual; POINTS: 840; DATE REC.: June 28, 2024; DOC NO.: 20240377773; TOTAL: \$25,017.78; PER DIEM: \$7.98 File Numbers: 25-010148, 25-010693, 25-010178, 25-010179, 25-010180 MDK-40150</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Owners' Association, Inc., a Florida corporation not-for-profit for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Valerie N Edgcombe, 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: Charlese Charlton Zilar, 10718 ASHCROFT DR., Houston, TX 77096; VOI: 50-6775; TYPE: Annual; POINTS: 500; TOTAL: \$1,368.40; PER DIEM: \$0.32; NOTICE DATE: August 21, 2025 OBLIGOR: Charlese Charlton Zilar, 10718 ASHCROFT DR., Houston, TX 77096; VOI: 50-7665; TYPE: Annual; POINTS: 500; TOTAL: \$1,369.68; PER DIEM: \$0.32; NOTICE DATE: August 21, 2025 OBLIGOR: Michael G. Allen Jr., 1668 RT 9, APT 6E, Wappingers Falls, NY 12590; VOI: 50-792; TYPE: Annual; POINTS: 860; TOTAL: \$2,088.09; PER DIEM: \$0.63; NOTICE DATE: August 21, 2025 File Numbers: 25-013376, 25-013384, 25-013334 MDK-40138</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of HPC Owners' Association, Inc., a Florida</div> | <div>ORANGE COUNTY</div> <div>corporation not-for-profit 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. Valerie N Edgcombe, 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: Dennis T. Hedigan, 19029 US 19 NORTH 9-302, Clearwater, FL 33764 and Peggy A. Hedigan, 19029 US 19 NORTH 9-302, Clearwater, FL 33764; VOI: 50-10616; TYPE: Annual; POINTS: 920; DATE REC.: March 4, 2025; DOC NO.: 20250126205; TOTAL: \$2,204.30; PER DIEM: \$0.67 OBLIGOR: Marlena Dianne Najar, 79 IDEAL AVENUE, North Middletown, NJ 07748; VOI: 50-10901; TYPE: Odd; POINTS: 880; DATE REC.: March 4, 2025; DOC NO.: 20250127947; TOTAL: \$2,498.71; PER DIEM: \$0.77 File Numbers: 25-013401, 25-013402 MDK-40124</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Hyatt Portfolio Club will be offered for sale: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of HPC Owners' Association, Inc., a Florida corporation not-for-profit 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. Valerie N Edgcombe, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Joseph R. Bauman III, 11 S OLD OAK DRIVE, Beaver Falls, PA 15010 and Sandra V. Bauman, 11 S OLD OAK DRIVE, Beaver Falls, PA 15010; VOI: 50-10560; TYPE: Annual; POINTS: 800; DATE REC.: May 1, 2025; DOC NO.: 20250257593; TOTAL: \$2,015.40; PER DIEM: \$0.59 OBLIGOR: Derek Daniel Crabtree, 8020 PINYON RIDGE ST, Las Vegas, NV 89166 and Ana Karen Lujan, 8020 PINYON RIDGE ST, Las Vegas, NV 89166; VOI: 50-11528; TYPE: Annual; POINTS: 660; DATE REC.: March 4, 2025; DOC NO.: 20250126232; TOTAL: \$1,808.84; PER DIEM: \$0.51 OBLIGOR: Ronald Tsutomu Yamakawa, 168 KAPUAHI STREET, Makawao, HI 96768 and Sherry Akemi Yamakawa, 168 KAPUAHI STREET, Makawao, HI 96768; VOI: 50-6106; TYPE: Annual; POINTS: 1000; DATE REC.: March 4, 2025; DOC NO.: 20250126085; TOTAL: \$2,327.12; PER DIEM: \$0.73 OBLIGOR: Dennis Tracy Hedigan, AKA Dennis T. Hedigan, 19029 US 19 NORTH 9-302, Clearwater, FL 33764 and Peggy Ann Hedigan, AKA Peggy A. Hedigan, 19029 US 19 NORTH 9-302, Clearwater, FL 33764; VOI: 50-6689; TYPE: Annual; POINTS: 400; DATE REC.: March 4, 2025; DOC NO.: 20250126066; TOTAL: \$1,229.93; PER DIEM: \$0.26 OBLIGOR: Glenn Erwin Gohde, 832 EGGERS BRANCH RD., Trade, TN 37691 and Winnifred Jen Gohde, 832 EGGERS BRANCH RD., Trade, TN 37691; VOI: 50-7524; TYPE: Annual; POINTS: 550; DATE REC.: March 4, 2025; DOC NO.: 20250126105;</div> | <div>ORANGE COUNTY</div> <div>TOTAL: \$1,640.16; PER DIEM: \$0.43 File Numbers: 25-013399, 25-013404, 25-013371, 25-013374, 25-013383 MDK-40129</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013820 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. DWIGHT O. MANESS Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Dwight O. Maness, 111 KENTON CT, New Castle, DE 19720-5413 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.3802% interest in Unit 27 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded September 7, 2016 as Document No. 20160468286 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$5,710.04, together with interest accruing on the principal amount due at a per diem of \$1.72, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$7,126.34. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$7,126.34. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018907</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013825 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. GABRIELA ALEJANDRA QUINTANA, MAXIMILIANO REDONDO Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Gabriela Alejandra Quintana, GENERAL LAVALLE 3880, Vicente Lopez, Buenos Aires, 1603 ,Argentina Maximiliano Redondo, GENERAL LAVALLE 3880, Vicente Lopez, Buenos Aires, 1603 ,Argentina Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Copper Creek Villas Cabins at Disney's Wilderness Lodge will be offered for sale: An undivided 0.2361% interest in Unit 3C 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 February 5, 2018 as Document No. 20180067910 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,797.62, together with interest accruing on the principal amount due at a per diem of \$2.67, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,414.96. 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 \$9,414.96. 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 11080-1018908</div> | <div>ORANGE COUNTY</div> <div>11080-1018926</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013827 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. KEVIN MEYERS Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Kevin Meyers, 1512 Liberty Bell Dr, Harleysville, PA 19438-3040 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.2073% interest in Unit 10 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded March 1, 2018 as Document No. 20180121841 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$3,559.04, together with interest accruing on the principal amount due at a per diem of \$1.17, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$4,642.65. The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$4,642.65. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018909</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013829 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. NICOLE E. LALONE Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Nicole E. Lalone, 10 Sanford St, Warrensburg, NY 12885-1216 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.2535% interest in Unit 35 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 6, 2016 as Document No. 20160173155 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$5,394.55, together with interest accruing on the principal amount due at a per diem of \$2.14, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$6,788.35. 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 \$6,788.35. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216 Telephone: (407) 404-5266 11080-1018908</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013835 PALM FINANCIAL SERVICES, LLC, Lienholder, vs.</div> | <div>ORANGE COUNTY</div> <div>vs. ROBERT EDWIN LEE, LORILEI COOLEY Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Robert Edwin Lee, 3285 SW 1ST CT, Deerfield Beach, FL 33442-2305 Lorlei Cooley, 3285 SW 1ST CT, Deerfield Beach, FL 33442-2305 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.2535% interest in Unit 53 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded August 5, 2016 as Document No. 20160405991 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$4,256.45, together with interest accruing on the principal amount due at a per diem of \$1.46, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$5,463.23. 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 \$5,463.23. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid 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 11080-1018911</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013836 PALM FINANCIAL SERVICES, LLC, Lienholder, vs. JOSEPH C. KLINGER, KENNETH W. KLINGER Obligor(s)</div> <div>TRUSTEE'S NOTICE OF SALE TO: Joseph C. Klinger, 9231 Fullerton Way, San Antonio, TX 78254-2373 Kenneth W. Klinger, 9231 Fullerton Way, San Antonio, PA 78254 Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale: An undivided 0.2535% interest in Unit 41 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') The default giving rise to the sale is the failure to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest recorded November 9, 2016 as Document No. 20160587250 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$4,481.10, together with interest accruing on the principal amount due at a per diem of \$1.78, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$5,780.82. 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 \$5,780.82. 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 11080-1018901</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE FILE NO.: 25-013837 PALM FINANCIAL SERVICES, LLC, Lienholder, vs.</div> |

| LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   |
|--|--|--|--|---|
| <div>ORANGE COUNTY</div> <div>WALTER W. PORTER, JENNIFER A. PORTER<br/>Obligor(s)</div> <div></div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Walter W. Porter, 4452 RATCLIFFE DR, Belvidere, IL 61008-8308<br/>Jennifer A. Porter, 4452 RATCLIFFE DR, Belvidere, IL 61008-8308<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Polynesian Villas Bungalows will be offered for sale:<br/>An undivided 0.3422% interest in Unit 42 of the Disney's Polynesian Villas Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')<br/>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 9, 2017 as Document No. 20170076620 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$7,624.68, together with interest accruing on the principal amount due at a per diem of \$3.13, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$9,238.65.<br/>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 \$9,238.65. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018903</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>CONTRACT NO.: 16041907.0<br/>FILE NO.: 25-013848<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>RICHARD MAIGUE<br/>Obligor(s)</div> <div></div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE<br/>TO: Richard Maigue<br/>9602 8th Bay St<br/>Norfolk, VA 23518-1208<br/>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:<br/>An undivided 0.2958% interest in Unit 12A 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.<br/>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 \$38,329.63, plus interest (calculated by multiplying \$11.44 times the number of days that have elapsed since August 14, 2025), plus the costs of this proceeding. The Obligor will not be subject to a deficiency 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.<br/>Michael E. Carleton, Esq.<br/>Jordan A. Zeppetello, Esq.<br/>Jasmin Hernandez, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028<br/>Columbus, OH 43216-5028<br/>Telephone: 407-404-5266<br/>Telecopier: 614-220-5613<br/>11080-1019079</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-015104<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>DANIEL H POLTROCK, MICHELLE L POLTROCK<br/>Obligor(s)</div> <div></div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Daniel H Poltrock, 6 Dryden Ter,</div> | <div>ORANGE COUNTY</div> <div>Short Hills, NJ 07078-2903<br/>Michelle L Poltrock, 990 CHIMNEY RIDGE DR, Springfield, NJ 07081-3702<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort will be offered for sale:<br/>An undivided 0.0562% 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')<br/>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 11, 2022 as Document No. 20220686672 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$66,277.72, together with interest accruing on the principal amount due at a per diem of \$16.32, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$71,586.88.<br/>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 \$71,586.88. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018906</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-015107<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>DANIELLE D. MURRELL, TERRELL D. MURRELL<br/>Obligor(s)</div> <div></div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Danielle D. Murrell, 13 TRIGHTON CT, Reisterstown, MD 21136-5313<br/>Terrell D. Murrell, 13 TRIGHTON CT, Reisterstown, MD 21136-5313<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:<br/>An undivided 0.2596% interest in Unit 5A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.<br/>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 12, 2020 as Document No. 20200086111 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$20,894.02, together with interest accruing on the principal amount due at a per diem of \$10.30, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$24,483.28.<br/>The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$24,483.28. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018905</div> <div>NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE<br/>FILE NO.: 25-015109<br/>PALM FINANCIAL SERVICES, LLC,<br/>Lienholder,<br/>vs.<br/>REGINA TRANQUILLO, JONATHAN TRANQUILLO<br/>Obligor(s)</div> <div></div> <div>TRUSTEE'S NOTICE OF SALE<br/>TO: Regina Tranquillo, 347 Miller Rd, Reading, PA 19608<br/>Jonathan Tranquillo, 106 Brandywine Rd,</div> | <div>ORANGE COUNTY</div> <div>Malvern, PA 19355<br/>Notice is hereby given that on September 25, 2025 at 10:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, Florida, the following described Timeshare Ownership Interest at Disney's Riviera Resort will be offered for sale:<br/>An undivided 0.4436% 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.<br/>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 30, 2024 as Document No. 20240622075 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of \$37,845.59, together with interest accruing on the principal amount due at a per diem of \$15.55, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of \$42,545.60.<br/>The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of \$42,545.60. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.<br/>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.<br/>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.<br/>Michael E. Carleton, Esq.<br/>as Trustee pursuant to Fla. Stat. §721.82 P. O. Box 165028, Columbus, OH 43216<br/>Telephone: (407) 404-5266<br/>11080-1018904</div> <div>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 ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Valerie N Edgecombe, 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: Marc Aaron Smith, 1917 DESVOIGNES RD, Denison, TX 75021-4077 and Danielle Marie Smith, 1917 DESVOIGNES RD, Denison, TX 75021-4077; VOI: 502032-01, 502032-02; TYPE: Annual, Annual; POINTS: 100000, 100000; TOTAL: \$56,394.77; PER DIEM: \$17.97; NOTICE DATE: August 25, 2025 OBLIGOR: Sattie Persaud, AKA Sattie I. Persaud, 8 MOUNTAIN MANOR RD, Sandy Hook, CT 06482-1489; VOI: 507083-01; TYPE: Annual; POINTS: 87000; TOTAL: \$20,644.97; PER DIEM: \$6.26; NOTICE DATE: August 25, 2025 File Numbers: 25-015184, 25-015187 MDK-40158</div> <div>TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on September 25, 2025 at 11:00AM, in the offices of The Manley Law Firm LLC, 122 W. Pine Street, Suite 300, Orlando, FL 32801, the following described Timeshare Ownership Interests at Flex Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Flex Collection, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount</div> | <div>ORANGE COUNTY</div> <div>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 make payments as set forth in the Mortgage in favor of Flex Collection, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount</div> | <div>ORANGE COUNTY</div> <div>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. Valerie N Edgecombe, 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: Suzette Lorraine Bray, 3434 TROY DR, Los Angeles, CA 90068-1436; VOI: 509162-01; TYPE: Annual; POINTS: 44000; DATE REC.: February 4, 2020; DOC NO.: 20200073225; TOTAL: \$12,259.47; PER DIEM: \$4.16 OBLIGOR: Valerie Lamb Sweett, 7574 ROTHBURY PL, Goleta, CA 93117-1922; VOI: 515195-01; TYPE: Annual; POINTS: 110000; DATE REC.: January 24, 2022; DOC NO.: 20220049567; TOTAL: \$30,044.71; PER DIEM: \$9.11 OBLIGOR: Barbara Ruth Harrison Trustee of the Joel Norval Harrison and Barbara Ruth Harrison Trust Dated January 25, 1983, 454 KENNETH ST, Campbell, CA 95008-3937 and Joel Norval Harrison Trustee of the Joel Norval Harrison and Barbara Ruth Harrison Trust Dated January 25, 1983, 454 KENNETH ST, Campbell, CA 95008-3937; VOI: 516221-01; TYPE: Annual; POINTS: 212000; DATE REC.: December 16, 2021; DOC NO.: 20210769271; TOTAL: \$81,459.51; PER DIEM: \$24.87 OBLIGOR: Valerie Ann Burciaga, 545 RAMOS LN, Floresville, TX 78114-5801 and Gracie Cortez Burciaga, 545 RAMOS LN, Floresville, TX 78114-5801; VOI: 523975-01; TYPE: Annual; POINTS: 116000; DATE REC.: November 8, 2022; DOC NO.: 20220682063; TOTAL: \$51,379.74; PER DIEM: \$15.91 OBLIGOR: Sidney Emmanuel Cortez, 13722 OSBORNE ST, Arleta, CA 91331-5528 and Gabriela Elizabeth Cortez Herrera, 13722 OSBORNE ST, Arleta, CA 91331-5528; VOI: 526563-01; TYPE: Annual; POINTS: 290000; DATE REC.: November 3, 2023; DOC NO.: 20230639466; TOTAL: \$116,189.15; PER DIEM: \$36.32 File Numbers: 25-015189, 25-015190, 25-015191, 25-015192, 25-015193 MDK-40121</div> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligor (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Valerie N Edgecombe, 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 Jean Thomas, 3330 Warrensville Ctr Rd, #407, Shaker Heights, OH 44122; VOI: 243513-04, 243513-05; TYPE: Annual, Annual; POINTS: 81,000, 81,000; TOTAL: \$148,108.80; PER DIEM: \$41.16; NOTICE DATE: August 22, 2025 OBLIGOR: Willie Wilson Jr., PO BOX 17137, Chicago, IL 60617-0137 and Sylvia Y. Wilson, PO BOX 17137, Chicago, IL 60617-0137; VOI: 311059-01; TYPE: Annual; POINTS: 95700; TOTAL: \$43,269.91; PER DIEM: \$13.81; NOTICE DATE: August 22, 2025 OBLIGOR: Cindy K. Cuero Hidalgo, 39 WEST 30TH ST, APT #L, Bayonne, NJ 07002 and Francisco Arturo Moscoso Gomez, 39 WEST 30TH ST, APT #L, Bayonne, NJ 07002; VOI: 322505-01; TYPE: Annual; POINTS: 81000; TOTAL:</div> <div>(Continued on next page)</div> |

| LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT  | LEGAL ADVERTISEMENT   | LEGAL ADVERTISEMENT   |
|---|---|--|---|---|
| <div>ORANGE COUNTY</div> <p>\$31,560.20; PER DIEM: \$7.59; NOTICE DATE: August 22, 2025 OBLIGOR: Adrian Reyes, 1713 BIRCHWOOD DR SE, Wilson, NC 27893 and Maria B.I. Orozco Dominguez, 1713 BIRCHWOOD DR SE, Wilson, NC 27893; VOI: 323126-01; TYPE: Annual; POINTS: 20700; TOTAL: \$12,798.21; PER DIEM: \$4.06; NOTICE DATE: August 22, 2025 OBLIGOR: Mark Wayne Lewis, 44 E COOK AVE, Smyrna, DE 19977; VOI: 323389-01; TYPE: Annual; POINTS: 433000; TOTAL: \$163,963.16; PER DIEM: \$54.50; NOTICE DATE: August 22, 2025 File Numbers: 25-009915, 25-015280, 25-015344, 25-015351, 25-015354 MDK-40113</p> <div>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</div> | <div>ORANGE COUNTY</div> <p>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. Valerie N Edgecombe, 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: Kathleen Mary Jeter, 400 TRALEE ST, Largo, FL 33770-2507; VOI: 321356-01; TYPE: Annual; POINTS: 355000; TOTAL: \$117,565.29; PER DIEM: \$39.01; NOTICE DATE: August 23, 2025 OBLIGOR: Sandra Acosta Hernandez, 4330 SW 102 AVE, Miami, FL 33165; VOI: 321564-01; TYPE: Annual; POINTS: 20700; TOTAL: \$11,630.53; PER DIEM: \$3.66; NOTICE DATE: August 23, 2025 OBLIGOR: Regine Patillo, 17807 QUIET LOCH LN, Houston, TX 77084; VOI: 321679-01; TYPE: Annual; POINTS: 97000; TOTAL: \$39,122.60; PER DIEM: \$12.67; NOTICE DATE: August 23, 2025 OBLIGOR: Shona-Thuray Urbina Buie, 1906 SMOKETREE CIRCLE, Apopka, FL 32712 and Lunden Calvenna Robinson, 1906 SMOKE TREE CIRCLE, Apopka, FL 32712; VOI: 321800-01; TYPE: Annual; POINTS: 44000; TOTAL: \$19,806.69; PER DIEM: \$6.38; NOTICE DATE: August 23, 2025 OBLIGOR: Donnya B. Fontes Furrakh, 27 FIRGLADE AVE, Springfield, MA 01108; VOI: 324661-01; TYPE: Annual; POINTS: 138000; TOTAL: \$56,818.73; PER DIEM: \$13.77; NOTICE DATE: August 23, 2025 File Numbers: 25-015331, 25-015333, 25-015334, 25-015335, 25-015359 MDK-40127</p> <div>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</div> | <div>ORANGE COUNTY</div> <p>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. Valerie N Edgecombe, 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 James Stark, 20505 NW 44TH AVE, Miami Gardens, FL 33056 and Abigail Perez Stark, 20505 NW 44TH AVE, Miami Gardens, FL 33056; VOI: 321549-01; TYPE: Annual; POINTS: 56300; TOTAL: \$25,101.42; PER DIEM: \$7.88; NOTICE DATE: August 25, 2025 OBLIGOR: Joseph A. Blanding, 7832 PENROSE AVE, APT B, Elkins Park, PA 19027 and Clarice Blanding, 7832</p> | <div>ORANGE COUNTY</div> <p>PENROSE AVE, APT B, Elkins Park, PA 19027; VOI: 322629-01; TYPE: Annual; POINTS: 20700; TOTAL: \$12,815.82; PER DIEM: \$4.06; NOTICE DATE: August 25, 2025 OBLIGOR: William Matthew Lopez, 23 PARADE RD, Deerfield, NH 03037-1202 and Lori J. Lopez, 23 PARADE RD, Deerfield, NH 03037-1202; VOI: 322659-01; TYPE: Annual; POINTS: 81000; TOTAL: \$37,590.65; PER DIEM: \$12.13; NOTICE DATE: August 25, 2025 OBLIGOR: Melinda D. Wright, 27 TOPEKA CT, Conowingo, MD 21918-1233 and Bradley J. Wright, 27 TOPEKA CT, Conowingo, MD 21918-1233; VOI: 322812-01; TYPE: Annual; POINTS: 137000; TOTAL: \$54,401.89; PER DIEM: \$17.71; NOTICE DATE: August 25, 2025 OBLIGOR: Joe Lee Kemp IV, 8089 LOURDES DR N, Jacksonville, FL 32210; VOI: 323627-01; TYPE: Annual; POINTS: 148100; TOTAL: \$75,677.03; PER DIEM: \$24.62; NOTICE DATE: August 25, 2025 File Numbers: 25-015332, 25-015346, 25-015348, 25-015349, 25-015355 MDK-40164</p> <div>NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week 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').. 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</div> | <div>ORANGE COUNTY</div> <p>procedure 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. Valerie N Edgecombe, 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: Pacita T. Abinales, 1522 75TH CIR NE, Saint Petersburg, FL 33702-4614 and Benjamin V Abinales, 1044 PASEO DEL RIO NE, Saint Petersburg, FL 33702; WEEK: 27; UNIT: 0006; TYPE: Annual; TOTAL: \$2,293.14; PER DIEM: \$0.69; NOTICE DATE: August 26, 2025 OBLIGOR: Taylor Stille, 714 Cypress Ct, Mason City, IA 50401-1363; WEEK: 50; UNIT: 0009; TYPE: Annual; TOTAL: \$1,782.29; PER DIEM: \$0.46; NOTICE DATE: August 26, 2025 OBLIGOR: Charles S. Lampach, 400 E 56th St, Apt 24f, New York, NY 10022-4339 and Viviane J Lampach, 400 E 56TH ST, APT 24F, New York, NY 10022-4339; WEEK: 02; UNIT: 0029; TYPE: Annual; TOTAL: \$1,783.21; PER DIEM: \$0.46; NOTICE DATE: August 26, 2025 OBLIGOR: John E. Macklin, 939 E 5TH ST, Brooklyn, NY 11230-2103 and Martha Macklin, 939 E 5TH ST, Brooklyn, NY 11230-2103; WEEK: 24; UNIT: 0034; TYPE: Annual; TOTAL: \$2,291.07; PER DIEM: \$0.69; NOTICE DATE: August 26, 2025 OBLIGOR: Andy Galatte, 508 N WASHINGTON ST, Braidwood, IL 60408-1771 and Nancy Galatte, 508 N WASHINGTON ST, Braidwood, IL 60408-1771; WEEK: 32; UNIT: 0034; TYPE: Annual; TOTAL: \$2,291.76; PER DIEM: \$0.69; NOTICE DATE: August 26, 2025 File Numbers: 25-016780, 25-016783, 25-016797, 25-016803, 25-016804 MDK-40122</p> |