ORANGE COUNTY

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA.
CASE No. 2025-CA-003929-O
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF OBX 2022-NQM7 TRUST,
PLAINTIFF,
VS.
IDALMIS ALMARALES, ET AL.
DEFENDANT(S).

_____/

NOTICE OF FORECLOSURE SALE
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated November 18, 2025 in the above action, the Orange County Clerk of Court will sell to the highest bidder for cash at Orange, Florida, on November 17, 2026, at 11:00 AM, at www.myorangeclerk.realforeclose.com in accordance with Chapter 45, Florida Statutes for the following described property:
LOT 10, BLOCK C, LAKE CONWAY ESTATES, SECTION ONE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK X, PAGE(S) 37, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.
Tromberg, Miller, Morris & Partners, PLLC
Attorney for Plaintiff
600 West Hillsboro Boulevard
Suite 600
Deerfield Beach, FL 33441
Telephone #: 561-338-4101
Fax #: 561-338-4077
Email: eservice@tmpplic.com
By: Wendy B. Tabb
Wendy B. Tabb, Esq.
FBN 175242
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator Orange County Florida, at Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, FL 32810, Phone 407-836-2303 at least 7 days before your scheduled court appearance, or immediately on receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
11080-1041200

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Spa 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 Ruth A. Szarad, deceased, et al.
Defendants. Case No.: 2025-CA-010160-O
Division: 48
Judge Brian Sandor

_____/

NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 38, in Unit 670, of Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0670-38A-306517)
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 30, 2026, in Civil Case No. 2025-CA-010160-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1041207

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

_____/

NOTICE OF SALE AS TO COUNT(S) III
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 269022-01, an Annual Type, Number of VOI Ownership Points 95700 and VOI Number 269022-02, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-269022)
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 30, 2026, in Civil Case No. 2025-CA-011205-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1041206

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
HPC Developer, LLC, a Delaware limited liability company
Plaintiff,
vs.
Claudia Jeannette Price, et al.
Defendants. Case No.: 2026-CA-006202-O
Division: 34
Judge Tanya Davis Wilson

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT CLAUDIA JEANNETTE PRICE
To:
CLAUDIA JEANNETTE PRICE
10006 BARR LAKE DR
HOUSTON, TX 77095
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) CLAUDIA JEANNETTE PRICE, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 50-2850, 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.: 0500002850
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 25 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ TAKIANA DIDIER
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041604

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.
Sonia Renee Suarez, et al.
Defendants. Case No.: 2026-CA-006597-O
Division: 40
Judge John E. Jordan

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) I, II AGAINST DEFENDANT SONIA RENEE SUAREZ
To:
SONIA RENEE SUAREZ
3029 SIR WALTER CRES
CHESAPEAKE, VA 23321-5810
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) SONIA RENEE SUAREZ, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 215209-01, an Annual Type, Number of VOI Ownership Points 81000 and VOI Number 215209-02, an Annual Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 42-01-215209
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 3rd day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Stanley Green
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041472

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.
Patricia Louise Elliott, AKA Patricia L. Elliott, et al.
Defendants. Case No.: 2026-CA-006761-O
Division: 33
Judge John D.W. Beamer

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST THANE FRANK ELLIOTT, AKA THANE ELLIOT, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST THANE FRANK ELLIOTT, AKA THANE ELLIOT, DECEASED
1807 APRICOT GLEN DR
AUSTIN, TX 78746-7850
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST THANE FRANK ELLIOTT, AKA THANE ELLIOT, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 203186-02, an Annual Type, Number of VOI Ownership Points 67100 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 203186-02PP-203186
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 1ST day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ NANCY GARCIA
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041602

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 Cora Bumgarner Reid, deceased, et al.
Defendants. Case No.: 2026-CA-007152-O
Division: 33
Judge John D.W. Beamer

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) VI AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST DARA J. CULLEN, DECEASED AND BRIAN CULLEN, AS POTENTIAL HEIR TO DARA J. CULLEN
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST DARA J. CULLEN, DECEASED
188 WICKFIELD LN
NORTH BABYLON, NY 11703-5308
UNITED STATES OF AMERICA
BRIAN CULLEN, AS POTENTIAL HEIR TO DARA J. CULLEN
188 WICKFIELD LANE
NORTH BABYLON, NY 11703
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST DARA J. CULLEN, DECEASED AND BRIAN CULLEN, AS POTENTIAL HEIR TO DARA J. CULLEN, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 213815-02, an Annual Type, Number of VOI Ownership Points 95700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 213815-02PP-213815
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 17th day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Naline S. Bahadur
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041471

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 Cora Bumgarner Reid, deceased, et al.
Defendants. Case No.: 2026-CA-007152-O
Division: 33
Judge John D.W. Beamer

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) I AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CORA BUMGARNER REID, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CORA BUMGARNER REID, DECEASED
POA AGENT: LINDA R. KIRBY 465 S MAIN ST
GRANITE FALLS, NC 28630-8536
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CORA BUMGARNER REID, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 246541-01, 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.: 246541-01PP-246541
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 3RD day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: TAKIANA DIDIER
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041587

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Steven Szeghy, deceased, et al.
Defendants. Case No.: 2026-CA-007185-O
Division: 33
Judge John D.W. Beamer

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) I AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOHN STEVEN SZEGHY, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOHN STEVEN SZEGHY, DECEASED
FIDUCIARY: JOHN T. SZEGHY
SOUTHINGTON, CT 06489
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOHN STEVEN SZEGHY, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 216541-01, an Annual Type, Number of VOI Ownership Points 120000 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.: 216541-01PP-216541
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 2ND day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA

(Continued on next page)

ORANGE COUNTY

By: /s/ ROSA AVILES
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041598

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Joy Ann Vivian, deceased, et al.
Defendants. Case No.: 2026-CA-007288-O
Division: 33
Judge John D.W. Beamer

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) II AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST BARBARA CUMBUS BRADFORD, DECEASED AND THOMAS HITT, III, AS POTENTIAL HEIR TO BARBARA CUMBUS BRADFORD
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST BARBARA CUMBUS BRADFORD, DECEASED
4781 CLARK DRIVE
EVANS, GA 30809
UNITED STATES OF AMERICA
THOMAS HITT, III, AS POTENTIAL HEIR TO BARBARA CUMBUS BRADFORD
155 WEST 96TH STREET
APARTMENT 2C
MINNEAPOLIS, MN 55420
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST BARBARA CUMBUS BRADFORD, DECEASED AND THOMAS HITT, III, AS POTENTIAL HEIR TO BARBARA CUMBUS BRADFORD, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 220073-01, an Annual Type, Number of VOI Ownership Points 95700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 220073-01PP-220073
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 01 day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ TAKIANA DIDER
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041590

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Joy Ann Vivian, deceased, et al.
Defendants. Case No.: 2026-CA-007288-O
Division: 33
Judge John D.W. Beamer

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) IV AGAINST DEFENDANT CRISTINA VERONICA BLOECHL
To:
CRISTINA VERONICA BLOECHL
URB. CAMPOSOL
CALLE TRINIDAD
CARMONIA, Sevilla
SPAIN
and all parties claiming interest by, through, under or against Defendant(s) CRISTINA VERONICA BLOECHL, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 205262-01, an Even Biennial Type, Number of VOI Ownership Points 37000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 205262-01PE-205262
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 1ST day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: TAKIANA DIDIER
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041599

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Joy Ann Vivian, deceased, et al.
Defendants. Case No.: 2026-CA-007288-O
Division: 33
Judge John D.W. Beamer

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) III AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANIKA LAURICE WOODS, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANIKA LAURICE WOODS, DECEASED
PER REP: AVIS LYNETTE WOODS
14423 BENTLEY PARK DR
BURTONSVILLE, MD 20866-3130
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANIKA LAURICE WOODS, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 201852-01, an Odd Biennial Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 201852-01PO-201852
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 1ST day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ SANDRA JACKSON
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041589

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 Mark Samuel Feder, deceased, et al.

ORANGE COUNTY

before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 31 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ SANDRA JACKSON
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041601

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Joy Ann Vivian, deceased, et al.
Defendants. Case No.: 2026-CA-007288-O
Division: 33
Judge John D.W. Beamer

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) VI AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST WENDY ARMSTRONG DENNEY, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST WENDY ARMSTRONG DENNEY, DECEASED
2010 ENVOY LN
INDIAN TRAIL, NC 28079-3747
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST WENDY ARMSTRONG DENNEY, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 223400-01, an Annual Type, Number of VOI Ownership Points 95700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 223400-01PP-223400
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 1ST day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ SANDRA JACKSON
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041589

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 Mark Samuel Feder, deceased, et al.

ORANGE COUNTY

Defendants. Case No.: 2026-CA-007881-O
Division: 36
Judge Kevin B. Weiss

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) III AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST KIM MARIE MOOREHEAD, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST KIM MARIE MOOREHEAD, DECEASED
1340 SE 107TH AVE
APT 220
PORTLAND, OR 97216-3216
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST KIM MARIE MOOREHEAD, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 278051-01, an Even Biennial Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 278051-01PE-278051
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 2ND day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ LAUREN SCHEIDT
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041597

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 Mark Samuel Feder, deceased, et al.
Defendants. Case No.: 2026-CA-007881-O
Division: 36
Judge Kevin B. Weiss

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) VII AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST FRANK ERIC MILLER, DECEASED AND JACKIE KINTZ, AS POTENTIAL HEIR TO FRANK ERIC MILLER
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST FRANK ERIC MILLER, DECEASED
2119 CHALMER TER
THE VILLAGES, FL 32162-3445
UNITED STATES OF AMERICA
JACKIE KINTZ, AS POTENTIAL HEIR TO FRANK ERIC MILLER
3215 EASTBROOK DRIVE
FORT WAYNE, IN 46805
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST FRANK ERIC MILLER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 299088-01, an Annual Type, Number of VOI Ownership Points 42000 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.: 299088-01PP-299088
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 14 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ TAKIANA DIDIER
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision

(Continued on next page)

ORANGE COUNTY

of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041588

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 Mark Samuel Feder, deceased, et al.
Defendants. Case No.: 2026-CA-007881-O
Division: 36
Judge Kevin B. Weiss

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) IV AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANNA LEE MIZER, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANNA LEE MIZER, DECEASED
82701 CHAPEL HILL RD
CADIZ, OH 43907-9570
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST ANNA LEE MIZER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 279375-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 279375-01PP-279375
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 14 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ TAKIANA DIDIER
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041596

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Rebecca I. Porterfield, deceased, et al.
Defendants. Case No.: 2026-CA-008014-O
Division: 34
Judge Tanya Davis Wilson

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) II AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RUSSELL G. TITUS, DECEASED, KRISTIN MINETOLA, AS POTENTIAL HEIR TO RUSSELL G. TITUS AND KEVIN TITUS, AS POTENTIAL HEIR TO RUSSELL G. TITUS
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RUSSELL G. TITUS, DECEASED
EXEC: KRISTIN M MINETOLA C/O SELWAY LEGAL 6081 HAMILTON BLVD STE 600
ALLENTOWN, PA 18106
UNITED STATES OF AMERICA
KRISTIN MINETOLA, AS POTENTIAL HEIR TO RUSSELL G. TITUS
3430 COVENTRY DRIVE
MACUNGIE, PA 18062
UNITED STATES OF AMERICA
KEVIN TITUS, AS POTENTIAL HEIR TO RUSSELL G. TITUS
41 ELIHU STREET
HAMDEN, CT 06517
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST RUSSELL G. TITUS, DECEASED, KRISTIN MINETOLA, AS POTENTIAL HEIR TO RUSSELL G. TITUS AND KEVIN TITUS, AS POTENTIAL HEIR TO RUSSELL G. TITUS, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 291076-01, 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.: 291076-01PP-291076
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 2ND day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: ROSA AAVILES
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041591

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Rebecca I. Porterfield, deceased, et al.
Defendants. Case No.: 2026-CA-008014-O
Division: 34
Judge Tanya Davis Wilson

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) VI AGAINST DEFENDANT ANY AND ALL 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 JEROME MICHAEL SENESAC, DECEASED
To:
ANY AND ALL 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 JEROME MICHAEL SENESAC, DECEASED
944 N FERNANDEZ AVE
ARLINGTON HEIGHTS, IL 60004
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL 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 JEROME MICHAEL SENESAC, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 290629-01, an Annual Type, Number of VOI Ownership Points 37000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 290629-01PP-290629
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 3RD day of SEPTEMBER, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ NALINE BAHADUR
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041592

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company
Plaintiff,
vs.
Francis W. Serad Jr. , et al.
Defendants. Case No.: 2026-CA-008214-O
Division: 34
Judge Tanya Davis Wilson

_____/
PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) III AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR MARY VANDEVANDER, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR MARY VANDEVANDER, DECEASED
67 C EDWARD LANE
CHARLES TOWN, WV 25414
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR MARY VANDEVANDER, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 331380-01, an Annual Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 42-01-331380
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 3rd day of September, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Naline bahadur
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041586

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Jasmin Hernandez, as Foreclosure Trustee for Palm Financial Services, Inc.
Plaintiff,
vs.
Pasuree Osathanugrah, AKA P. Osathugrah, et al.
Defendants. Case No.: 2026-CC-007431-O
Division: 83
Judge Martha C. Adams

_____/
PUBLISH 4 CONSECUTIVE WEEKS
NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT PASUREE OSATHANUGRAH, AKA P. OSATHUGRAH
To:
PASUREE OSATHANUGRAH, AKA P. OSATHUGRAH
11 PREMIER 1 YAG22
SRINAKRIN ROAD
BANGKOK 10250
THAILAND
and all parties claiming interest by, through, under or against Defendant(s) PASUREE OSATHANUGRAH, AKA P. OSATHUGRAH, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an interpleader action involving funds available following the enforcement of a lien on the following described Timeshare Ownership Interest in Orange County, Florida:
An undivided 0.2892% interest in Unit 23A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
Contract No.: 4024022.1
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 27 day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Nancy Garcia
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041380

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Jasmin Hernandez, as Foreclosure Trustee for Palm Financial Services, LLC
Plaintiff,
vs.
Garrett Ho, et al.
Defendants. Case No.: 2026-CC-007513-O
Division: 83
Judge Cherish R. Adams

_____/
PUBLISH 4 CONSECUTIVE WEEKS
NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT GARRETT HO
To:
GARRETT HO
1502 E CARSON ST.
SP-133
CARSON, CA 90745-7231
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) GARRETT HO, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an interpleader action involving funds available following the enforcement of a lien on the following described Timeshare Ownership Interest in Orange County, Florida:
An undivided 0.1027% interest in Unit 18 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
Contract No.: 3959.0
has been filed against you; and you are required to serve a copy of your written defenses, if any,
to it on MICHAEL E. CARLETON, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 28 day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Nancy Garcia
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041372

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Jasmin Hernandez, as Foreclosure Trustee for Palm Financial Services, Inc.
Plaintiff,
vs.
Miguel Eduardo Bueno Olazabal, et al.
Defendants. Case No.: 2026-CC-007642-O
Division: 78
Judge Jeanette D Bigney

_____/
PUBLISH 4 CONSECUTIVE WEEKS
NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT MIGUEL EDUARDO BUENO OLAZABAL AND ANGELA MARIA ESMERALDA CUNZA PAREDES
To:
MIGUEL EDUARDO BUENO OLAZABAL
CALLE CLEMENTE N 180 INT 104
URB. MONTERRICO CHICO, SURCO
LIMA, Peru LIMA 33
PERU
ANGELA MARIA ESMERALDA CUNZA PAREDES
CALLE EL PARAISO 245
EL SOL DE LA MOLINA
LIMA, Peru LIMA 12
PERU
and all parties claiming interest by, through, under or against Defendant(s) MIGUEL EDUARDO BUENO OLAZABAL AND ANGELA MARIA ESMERALDA CUNZA PAREDES, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an interpleader action involving funds available following the enforcement of a lien on the following described Timeshare Ownership Interest in Orange County, Florida:
An undivided 0.3645% interest in Unit 32A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
Contract No.: 5011926.0
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 27 day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Brian Williams
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041376

IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Jasmin Hernandez, as Foreclosure Trustee for Palm Financial Services, LLC
Plaintiff,
vs.
Marjorie A. Norris, et al.
Defendants. Case No.: 2026-CC-010729-O
Division: 74
Judge Carly Sidra Wish

_____/
PUBLISH 4 CONSECUTIVE WEEKS
NOTICE OF INTERPLEADER ACTION AGAINST DEFENDANT MARJORIE A. NORRIS
To:
MARJORIE A. NORRIS
16145 121ST TERRACE NORTH
JUPITER, FL 33478
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) MARJORIE A. NORRIS, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an interpleader action involving funds available following the enforcement of a lien on the following described Timeshare Ownership Interest in Orange County, Florida:
An undivided 0.3239% interest in Unit 44A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
Contract No.: 4020077.0
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on CRAIG P. ROGERS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either

(Continued on next page)

ORANGE COUNTY

before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 27 day of August, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Stanley Green
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041373

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 procedure 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. Jordan A Zeppetello, Esq. Michael E. Carleton, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: David Harsanyi, 530 OLD DOVER RD, Morris Plains, NJ 07950-1120 and Diane Harsanyi, 530 OLD DOVER RD, Morris Plains, NJ 07950-1120 and Carolyn A. George, 4454 Cluster Drive, Orlando, FL 32808-5978; WEEK: 11; UNIT: A-12; TYPE: ; TOTAL: $4,161.73; PER DIEM: $1.37; NOTICE DATE: September 1, 2026 File Numbers: 25-016785
MDK-119789

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 8, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Bella Florida Condominium will be offered for sale: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) 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'). The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Bella Florida Condominium Association, Inc., a Florida Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest, plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Dionel Alfonso Noguera Valero, URB. PALMARITO CALLE A NO. 17-2 EL CASTANO, Maracay, Aragua 2101 Venezuela and Carmen Aleida Ramirez De Noguera, URB. PALMARITO, CALLE A #17-2 EL CASTANO, Maracay, Aragua 2101 Venezuela; WEEK: 17; UNIT: 04404; TYPE: Annual; DATE REC.: June 4, 2025; DOC NO.: 20250325920; TOTAL: $3,095.09; PER DIEM: $0.77 File Numbers: 25-017130
MDK-119791

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 8, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of $(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Salvatore Maffettone, 80 MOORE AVE, Oceanside, NY 11572-4027; VOI: 227904-01; TYPE: Even Biennial; POINTS: 37000; DATE REC.: March 28, 2017; DOC NO.: 20170165008; TOTAL: $2,425.10; PER DIEM: $0.65 OBLIGOR: Mark Spencer Smith, 229B FLINT ST, Asheville, NC 28801-1730; VOI: 235884-01; TYPE: Annual; POINTS: 44000; DATE REC.: April 3, 2018; DOC NO.: 20180194940; TOTAL: $5,483.15; PER DIEM: $1.56 OBLIGOR: Edward Aigbedion, D69 TMC ESTATE ABULOMA, Portharcourt 501301 Nigeria; VOI: 332365-01; TYPE: Annual; POINTS: 25000; DATE REC.: November 14, 2025; DOC NO.: 20250659693; TOTAL: $11,058.62; PER DIEM: $3.42 OBLIGOR: Melissa Nicole Ferguson Nee Cunningham, TOWNHOUSE 5 5 KINGSWAY, Kingston 0 Jamaica; VOI: 333267-01; TYPE: Annual; POINTS: 67100; DATE REC.: November 14, 2025; DOC NO.: 20250659642; TOTAL: $27,503.92; PER DIEM: $9.79 OBLIGOR: Taon Drequel James, 775 PRIDGEN LN, Sumter, SC 29154 and Connie Renee James, 775 PRIDGEN LN, Sumter, SC 29154 and Cassandra Victoria Wint, 775 PRIDGEN LN, Sumter, SC 29154; VOI: 333871-01; TYPE: Annual; POINTS: 20700; DATE REC.: November 3, 2025; DOC NO.: 20250636427; TOTAL: $12,691.86; PER DIEM: $4.26 File Numbers: 26-014134, 26-006104, 26-014244, 26-014254, 26-014098
MDK-119793

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
FILE NO.: 26-009653
SHERATON FLEX VACATIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY,
Lienholder,
vs.
DANIEL L. RONEY, GINGER L. RONEY
Obligor(s)

_____/

TRUSTEE'S NOTICE OF SALE
TO: Daniel L. Roney, 1806 SUMMIT DR, Urbana, IL 61802-7028
Ginger L. Roney, 1806 SUMMIT DR, Urbana, IL 61802-7028
Flex Vacations Owners Association, Inc., a Florida Corporation, 1200 Bartow Road, Lakeland, FL 33801
Notice is hereby given that on October 8, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interest at Flex Vacations Condominium will be offered for sale:
VOI Number 306221-01, an Annual Type, Number of VOI Ownership Points 51700 and VOI Number 209565-01, an Annual Type, Number of VOI Ownership Points 100000 and VOI Number 209565-02, an Annual Type, Number of VOI Ownership Points 100000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
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 23, 2015 as Document No. 20150606127 of the Public Records of Orange County, Florida and modified by Document No. 20230395336 of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $45,277.81, together with interest accruing on the principal amount due at a per diem of $17.24, and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $55,291.98.
The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $55,291.98. Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued.
Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner.
If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest.
Michael E. Carleton, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028, Columbus, OH 43216
Telephone: (407) 404-5266
11080-1041259

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 8, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of $(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Anderson Olivares De Oliveira, AV SANTA FE 462 TORRE B DEPTO 2206, Mexico City 05348 Mexico and Margareth Grigini Martins De Oliveira, AV. SANTE FE, 482. TORRE MILAU DEPTO 1802, Mexico City 05348 Mexico; VOI: 321366-01; TYPE: Annual; POINTS: 138000; DATE REC.: October 8, 2024; DOC NO.: 20240578415; TOTAL: $56,092.48; PER DIEM: $17.59 File Numbers: 26-014067
MDK-119792

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 8, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Vacations Condominium will be offered for sale: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. The default giving rise to the sale is the failure to make payments as set forth in the Mortgage in favor of Sheraton Flex Vacations, LLC, a Florida Limited Liability Company encumbering the Timeshare Ownership Interest recorded (See Exhibit A- Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the Mortgage is the principal due in the amount of $(See Exhibit A-Principal), together with interest accruing on the principal amount due at a per diem of $(See Exhibit A-Per Diem), and together with the costs of this proceeding and sale, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale, by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: David G. Mongo, 19125 FAIRMOUNT BLVD, Shaker Heights, OH 44118-4745; VOI: 221188-01; TYPE: Odd Biennial; POINTS: 51700; DATE REC.: September 19, 2016; DOC NO.: 20160491562; TOTAL: $2,626.54; PER DIEM: $0.69 OBLIGOR: Gustavo Soares Barros, AV. RENE LACLETTE BLOCO 1 APT. 308 RECREIO, Rio De Janeiro 022790303 Brazil and Fabiana Luizi Barros, AV. RENE LACLETTE BLOCO 10 APT. 308 RECREIO, Rio De Janeiro 022790303 Brazil and Gustavo Luizi Barros, AV. RENE LACLETTE BLOCO 10 APT. 308 RECREIO, Rio De Janeiro 022790303 Brazil; VOI: 304109-01; TYPE: Even Biennial; POINTS: 67100; DATE REC.: February 10, 2023; DOC NO.: 20230077521; TOTAL: $17,166.23; PER DIEM: $5.96 OBLIGOR: Alejandro Daniel Souto Barreiro, ALSINA 136 2 A, Buenos Aires 1870 Argentina and Yanina Di Costanzo, ALSINA 136 2 A, Buenos Aires 1870 Argentina; VOI: 306583-01; TYPE: Annual; POINTS: 70000; DATE REC.: May 17, 2023; DOC NO.: 20230280882; TOTAL: $26,259.44; PER DIEM: $7.88 OBLIGOR: Flavia Cristina Navarro, RUA NUARVAQUES #33 JARDIM SANTA PAULA, Cotia 06720-430 Brazil and Mario Eduardo Francisco Arguello, RUA NUARVAQUES #33 JARDIM SANTA PAULA, Cotia 06720-430 Brazil; VOI: 310884-01; TYPE: Annual; POINTS: 25800; DATE REC.: September 20, 2023; DOC NO.: 20230542107; TOTAL: $12,317.82; PER DIEM: $4.19 OBLIGOR: Judith A. Oram, C/O COLIANNI LEONARD, 925 PARK PLAZA, Wexford, PA 15090; VOI: 333531-01, 333531-02, 333531-03, 333531-04; TYPE: Annual, Annual, Annual, Annual; POINTS: 81000, 67100, 44000, 44000; DATE REC.: October 6, 2025; DOC NO.: 20250579176; TOTAL: $66,776.00; PER DIEM: $22.09 File Numbers: 26-006101, 26-014184, 26-014186, 26-014200, 26-014257
MDK-119788

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 14035979.0
FILE NO.: 26-014593
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MIKKI BELLE SIMMONS ACHAPERO; LIBERTY LAILA BOONSAYO SIMMONS ACHAPERO; MANDY DAWN SIMMONS ACHAPERO
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mikki Belle Simmons Achapero
78 Southdale Drive
Nottingham, Gb-eng NG4 1BZ
United Kingdom
Liberty Laila Boonsayo Simmons Achapero
78 Southdale Drive
Nottingham, Gb-eng NG4 1BZ
United Kingdom
Mandy Dawn Simmons Achapero
78 Southdale Drive
Nottingham, Gb-eng NG4 1BZ
United Kingdom
Disney's Polynesian Villas Bungalows Condominium Association Inc.
c/o DVC Member Accounting
215 Celebration Place
Suite 300
Celebration, FL 34747
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.0823% interest in Unit 89A of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $35,287.25, plus interest (calculated by multiplying $10.91 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041170

TRUSTEE'S NOTICE OF SALE TO: (See Exhibit A-Obligor) Notice is hereby given that on October 8, 2026 at 11:00AM, in the offices of The Manley Law Firm LLC, 111 N Magnolia Ave, Suite 1550, Orlando, Florida, 32801, the following described Timeshare Ownership Interests at Flex Collection Vacation Ownership Plan will be offered for sale: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. The default giving rise to the sale is the failure to pay assessments as set forth in the Claims of Lien in favor of Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation encumbering the Timeshare Ownership Interest recorded (See Exhibit A-Date Rec.) as Document No. (See Exhibit A-Doc. No.) of the Public Records of Orange County, Florida. The amount secured by the assessment lien is for unpaid assessments, accrued interest,

(Continued on next page)

plus interest accruing at a per diem rate of $(See Exhibit A-Per Diem) together with the costs of this proceeding and sale and all other amounts secured by the Claim of Lien, for a total amount due as of the date of the sale of $(See Exhibit A-Total). The Obligor has the right to cure this default and any junior interestholder may redeem its interest up to the date the Trustee issues the Certificate of Sale by sending certified funds to the Trustee payable to the Lienholder in the amount of $(See Exhibit A-Total). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Mark Callen Stacey, T13-1501 HOWE ST, Vancouver V6Z 2P8 Canada and Ellawyn Saffron Theo Stacey, T13-1501 HOWE ST, Vancouver V6Z 2P8 Canada; VOI: 503257-01; TYPE: Annual; POINTS: 81000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $3,222.54; PER DIEM: $1.08 OBLIGOR: David Kerry Bengtson Trustee of the Bengtson Family Trust Dated May 2, 2001, 8045 E SADDLE HORN RD, Scottsdale, AZ 85255-2150 and Laura Mikeal Bengtson Trustee of the Bengtson Family Trust Dated May 2, 2001, 8045 E SADDLE HORN RD, Scottsdale, AZ 85255-2150; VOI: 506997-02; TYPE: Annual; POINTS: 55000; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,412.53; PER DIEM: $0.73 OBLIGOR: Rajinder Singh Dosanjh, 4 WINDYCROFT CLOSE, Purley CR8 3HW United Kingdom and Sukhdev Kaur Dosanjh, 4 WINDYCROFT CLOSE, Purley CR8 3HW United Kingdom; VOI: 508832-01; TYPE: Annual; POINTS: 67100; DATE REC.: February 19, 2026; DOC NO.: 20260098921; TOTAL: $2,789.19; PER DIEM: $0.89 File Numbers: 26-015573, 26-015596, 26-015608
MDK-119795

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 16041261.0
FILE NO.: 26-016503
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOANN LUISA CASCONE; PASQUALE CASCONE
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joann Luisa Cascone
282 Greaves Ave
Staten Island, NY 10308-1731
Pasquale Cascone
282 Greaves Ave
Staten Island, NY 10308-1731
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2588% interest in Unit 12B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $31,568.81, plus interest (calculated by multiplying $8.98 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041174

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 7080745.1
FILE NO.: 26-016579
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BERNARDO BATIZ; MARIANNE FLEISCHMANN
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Bernardo Batiz
7000 Island Blvd Int 2006
Aventura, FL 33160
Marianne Fleischmann
BURDEOS 37 - 601
COL JUAREZ
Juarez 06600
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3412% interest in Unit 5A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $16,377.93, plus interest (calculated by multiplying $4.03 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041173

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 48126.0
FILE NO.: 26-016581
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JUSTYN G. CALDWELL
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Justyn G. Caldwell
335 GRADY DR
Woodbridge, NJ 07095-1809
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0223% interest in Unit 18 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $6,378.48, plus interest (calculated by multiplying $2.30 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041209

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 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). Said funds for cure or redemption must be received by the Trustee before the Certificate of Sale is issued. Any person, other than the Obligor as of the date of recording this Notice of Sale, claiming an interest in the surplus from the sale of the above property, if any, must file a claim. The successful bidder may be responsible for any and all unpaid condominium assessments that come due up to the time of transfer of title, including those owed by the Obligor or prior owner. If the successful bidder fails to pay the amounts due to the Trustee to certify the sale by 5:00 p.m. the day after the sale, the second highest bidder at the sale may elect to purchase the timeshare ownership interest. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Brian Neal Cuevas Mojica, 4449 CITYSCAPE GLEN CT., North Las Vegas, NV 89084; VOI: 313948-01; TYPE: Annual; POINTS: 56300; TOTAL: $24,862.22; PER DIEM: $8.41; NOTICE DATE: September 1, 2026 OBLIGOR: Christopher Delgado, 11 SUBURBIA TERRACE, Jersey City, NJ 07305 and Amanda F. Delgado, 11 SUBURBIA TERRACE, Jersey City, NJ 07305; VOI: 326137-01; TYPE: Annual; POINTS: 56300; TOTAL: $25,374.25; PER DIEM: $8.09; NOTICE DATE: September 1, 2026 File Numbers: 26-016834, 26-016996
MDK-119790

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 15012076.0
FILE NO.: 26-017855
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARY C. BLAND
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mary C. Bland
210 S Howard St
Bardstown, KY 40004-8120
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.4133% interest in Unit 17C of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,507.07, plus interest (calculated by multiplying $0.79 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041212

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017878
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SUSAN M. STENGEL; JASON STENGEL
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Susan M. Stengel
6006 Pennfield Ct
Allentown, PA 18104-9050
Jason Stengel
6006 Pennfield Ct
Allentown, PA 18104-9050
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.9854% interest in Unit 4C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,172.23, plus interest (calculated by multiplying $0.68 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041481

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017881
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALLISON L. GASS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Allison L. Gass
44 Janebar Cir
Framingham, MA 01701-3179
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.3089% interest in Unit 12 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,720.01, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041294

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017883
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LULA F. PLATT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Lula F. Platt
12809 PACIFICA PL
Tampa, FL 33625-4133
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 87B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,720.01, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041565

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017885
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBERT LA PENNA; DOREEN A. LA PENNA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert La Penna
25 Dora Ln
Holmdel, NJ 07733-1624
Doreen A. La Penna
14649 Old Thicket Terrace
Winter Garden, FL 34787
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1649% interest in Unit 54 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,192.35, plus interest (calculated by multiplying $1.54 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041332

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 4001299.0
FILE NO.: 26-017892
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BETTY ANN PHELPS, AKA BETTY ANN TUCKER; ROBERT N. PHELPS, JR
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Betty Ann Phelps, AKA Betty Ann Tucker
63 NEWFOUNDLAND DR
Cushing, ME 04563-3148
Robert N. Phelps, Jr
63 NEWFOUNDLAND DR
Cushing, ME 04563-3148
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.4300% interest in Unit 4A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $923.44, plus interest (calculated by multiplying $0.12 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will

(Continued on next page)

not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041217

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 4001785.0
FILE NO.: 26-017894
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
THIERRY SERGE VANDENKERCKHOVE
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Thierry Serge Vandenkerckhove
De Wielingen 16
Knokke B8300
Belgium
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.4300% interest in Unit 4A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,267.89, plus interest (calculated by multiplying $0.73 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041169

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017899
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
DORLISA L. MATKOWSKI, AKA D.L. MATKOWSKI; MARK MATKOWSKI
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dorlisa L. Matkowski, AKA D.L. Matkowski
2388 Palm Tree Dr
Poinciana, FL 34759-4082
Mark Matkowski
PO BOX 214
Walled Lake, MI 48390-0214
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.2199% interest in Unit 42 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $5,577.73, plus interest (calculated by multiplying $2.24 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041279

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 25229.1
FILE NO.: 26-017900
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
DORLISA L. MATKOWSKI; MARK MATKOWSKI
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dorlisa L. Matkowski
2388 Palm Tree Dr
Poinciana, FL 34759-4082
Mark Matkowski
PO BOX 214
Walled Lake, MI 48390-0214
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.5767% interest in Unit 1F of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,623.20, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041222

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017901
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
DORLISA L. MATKOWSKI; MARK MATKOWSKI
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dorlisa L. Matkowski
2388 Palm Tree Dr
Poinciana, FL 34759-4082
Mark Matkowski
PO BOX 214
Walled Lake, MI 48390-0214
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.3748% interest in Unit 1F of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,241.21, plus interest (calculated by multiplying $0.27 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041355

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 25229.5
FILE NO.: 26-017903
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
DORLISA L. MATKOWSKI, AKA D.L. MATKOWSKI; MARK MATKOWSKI
Obligor(s)

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dorlisa L. Matkowski, AKA D.L. Matkowski
2388 Palm Tree Dr
Poinciana, FL 34759-4082
Mark Matkowski
PO BOX 214
Walled Lake, MI 48390-0214
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.2892% interest in Unit 1E of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,631.48, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041218

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017911
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
JERRY C. ROBERTS, III; SHARON ROBERTS
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jerry C. Roberts, III
621 SEQUOIA LN
Flossmoor, IL 60422-2289
Sharon Roberts
621 SEQUOIA LN
Flossmoor, IL 60422-2289
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1209% interest in Unit 45 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,439.62, plus interest (calculated by multiplying $1.23 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041250

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017912
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
JUDITH F. BECKER
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Judith F. Becker
2220 Prairie Rose Dr
Great Bend, KS 67530-7449
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0824% interest in Unit 33 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,548.15, plus interest (calculated by multiplying $0.84 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041252

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017913
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
JOHN RICHARD LEWIS THOMPSON
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: John Richard Lewis Thompson
AV. PREF.MENDES DE MORHES
#1250, APT. 1201 SAO CONRADO
Rio De Janeiro 0CEP22610
Brazil
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.2199% interest in Unit 41 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $5,676.80, plus interest (calculated by multiplying $2.24 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041248

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017917
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
MAREB J. DEL ROSARIO
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mareb J. Del Rosario
Cond Hato Rey Plz
200 Ave Pinero Apt 1f
San Juan, Puerto Rico 91841-09
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0670% interest in Unit 38 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,548.15, plus interest (calculated by multiplying $0.84 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041326

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017918
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
THOMAS M. BROWN; KATHLEEN BROWN
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Thomas M. Brown
123 ANDREW LN
Reno, NV 89521-9742
Kathleen Brown
123 Andrew Lane
Reno, NV 89521-9742
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1385% interest in Unit 18 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,551.47, plus interest (calculated by multiplying $1.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041162

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017932
PALM FINANCIAL SERVICES, LLC, Lienholder,
vs.
ROBERT CAOUETTE; RUTH E. CAOUETTE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert Caouette

(Continued on next page)

ORANGE COUNTY

Po Box 519
Brunswick, ME 04011-0519
Ruth E. Caouette
PO Box 519
Brunswick, ME 04011-0519
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.2740% interest in Unit 24 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,394.32, plus interest (calculated by multiplying $1.18 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041253

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 1010.0
FILE NO.: 26-017941
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOHN RICHARD LEWIS THOMPSON
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: John Richard Lewis Thompson
AV. PREF.MENDES DE MORHES
#1250, APT. 1201 SAO CONRADO
Rio De Janeiro 0CEP22610
Brazil
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.6141% interest in Unit 15 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $10,714.52, plus interest (calculated by multiplying $4.48 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041216

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017954
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HARRY L. SELF
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Harry L. Self
14232 Benson St
Overland Park, KS 66221-2176
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1254% interest in Unit 49 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,319.20, plus interest (calculated by multiplying $1.15 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041334

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017956
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
L. MICHELLE VON HATTEN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: L. Michelle Von Hatten
349 Summer Squall Rd
Davenport, FL 33837
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1484% interest in Unit 23 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,099.33, plus interest (calculated by multiplying $1.51 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041346

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 11004.0
FILE NO.: 26-017962
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PETER L. SOBEY
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Peter L. Sobey
1145 E MENNONITE RD
Aurora, OH 44202-7892
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1264% interest in Unit 20 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,555.70, plus interest (calculated by multiplying $1.29 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041219

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 6007973.8
FILE NO.: 26-017971
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
FUMIKO IWAMOTO
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Fumiko Iwamoto
SHIRAKAWA
NABEKURAYAMA 14-1
KYOTO YU-YUNOSATO 2509
Uji-shi, Kyoto 6110022
Japan
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6139% interest in Unit 111A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,771.41, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041214

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-017972
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JULIE ANN FRANCIS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Julie Ann Francis
127 LAKESHORE BLVD
Kingston, Ontario K7M 6S2
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.9209% interest in Unit 65D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,338.82, plus interest (calculated by multiplying $0.76 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041255

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 8002797.0
FILE NO.: 26-018012
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL F. MILLER; ARLENE I. MILLER
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael F. Miller
3420 BENEDIX WAY
Elk Grove, CA 95758-6423
Arlene I. Miller
5513 MEZEREON LN
Elk Grove, CA 95757-4364
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 52 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,901.14, plus interest (calculated by multiplying $0.93 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041230

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018013
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL F. MILLER; ARLENE I. MILLER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael F. Miller
3420 BENEDIX WAY
Elk Grove, CA 95758-6423
Arlene I. Miller
5513 MEZEREON LN
Elk Grove, CA 95757-4364
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 52 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,851.14, plus interest (calculated by multiplying $0.93 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041362

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018045
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSHUA A. FRODGE; JENNIFER L. FRODGE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joshua A. Frodge
2055 S 900 W
Tipton, IN 46072-8476
Jennifer L. Frodge
2083 S 900 W
Tipton, IN 46072-8476
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2189% interest in Unit 128B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,720.10, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041161

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018050
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARIA LUIZA BENIGNO; VAGNER S. PIMENTA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Maria Luiza Benigno
RIVOLTA REDONDA #270
APT 171 TORRE FIGUEIRA
BAIRRO CAMPO BELO
Sao Paulo 4087003
Brazil
Vagner S. Pimenta
RIVOLTA REDONDA # 270
APT 171 TORRE FIGUEIRA
BAIRRO CAMPO BELO
Sao Paulo 4608010
Brazil
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.1441% interest in Unit 32A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,181.78, plus interest (calculated by multiplying

(Continued on next page)

ORANGE COUNTY

$0.24 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041285

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018051
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TROY W. AHLSTROM; SIBEL AHLSTROM
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Troy W. Ahlstrom
11262 Cedar Valley Ridge Drive
Traverse City, MI 49684-7443
Sibel Ahlstrom
5107 PEBBLE STONE DR
Traverse City, MI 49684
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4297% interest in Unit 55 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,068.75, plus interest (calculated by multiplying $1.06 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041357

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018064
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CORY A. VALDEZ; STEPHANIE M. VALDEZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Cory A. Valdez
PO Box 528
El Prado, NM 87529-0528
Stephanie M. Valdez
Po Box 528
El Prado, NM 87529
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit 136B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,329.42, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041160

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018073
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JEMMA J. SERRANO; RUBEN SERRANO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jemma J. Serrano
8618 4th Ave
Apt 1
Brooklyn, NY 11209-5108
Ruben Serrano
8618 4TH AVE
APT 1
Brooklyn, NY 11209-5108
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.9209% interest in Unit 84C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,047.86, plus interest (calculated by multiplying $1.51 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041166

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018077
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JORGE PISCOYA MADUENO; GRECIA DIAZ DE PISCOYA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jorge Piscoya Madueno
LOS ALAMOS 100
Pimentel, Lambayeque 05174
Peru
Grecia Diaz De Piscoya
LOS ALAMOS #100
Pimentel, Lambayeque 05174
Peru
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.9823% interest in Unit 97B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,446.43, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041164

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018096
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRIAN K. JONES
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Brian K. Jones
3510 Andromeda Wy
Converse, TX 78109
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.4575% interest in Unit 88A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,239.74, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041165

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018078
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JORGE PISCOYA MADUENO; GRECIA DIAZ DE PISCOYA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jorge Piscoya Madueno
LOS ALAMOS 100
Pimentel, Lambayeque 05174
Peru
Grecia Diaz De Piscoya
LOS ALAMOS #100
Pimentel, Lambayeque 05174
Peru
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.8147% interest in Unit 41B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,220.00, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041367

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 10009995.1
FILE NO.: 26-018103
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AMILCAR RAFAEL VILLAVICENCIO
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amilcar Rafael Villavicencio
calle Moralzarzal 27
Chalet
Madrid, Madrid 28034
Spain
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 73A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,453.72, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041445

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 10002043.0
FILE NO.: 26-018111
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TIMOTHY P. BANEY; TERRI J. BANEY
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Timothy P. Baney
PO BOX 954
27640 US HWY # 2
Shelby, MT 59474-0954
Terri J. Baney
27640 Us Hwy #2
Box 954
Shelby, MT 59474-0954
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.5092% interest in Unit 22A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,665.56, plus interest (calculated by multiplying $0.88 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041232

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018116
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHRISTOPHER A. TALBOT; ASHLEY L. TALBOT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Christopher A. Talbot
22456 HIGHWAY 40
Bush, LA 70431
Ashley L. Talbot
22456 HIGHWAY 40
Bush, LA 70431-2786
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4429% interest in Unit 103C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,931.55, plus interest (calculated by multiplying $0.59 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041240

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018119
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROSALINDA A. HARRIS

(Continued on next page)

ORANGE COUNTY

Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Rosalinda A. Harris
10432 DAVISON RD
Davison, MI 48423-1212
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.4073% interest in Unit 39A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,229.72, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041243

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018120
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAYLA A. FOSTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dayla A. Foster
8633 S CR 500 W
Milroy, IN 46156
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.4073% interest in Unit 32A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,239.74, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041242

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018121
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAYLA A. FOSTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dayla A. Foster
8633 S CR 500 W
Milroy, IN 46156
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.4073% interest in Unit 45A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,894.14, plus interest (calculated by multiplying $0.55 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041258

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018130
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARCO DIGIROLAMO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Marco Digirolamo
33 PINEBROOK CIR
Caledon, Ontario L7C 1C4
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2189% interest in Unit 46A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,669.99, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041159

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 10003572.2
FILE NO.: 26-018170
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MATTHEW J. SCHMIDT
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Matthew J. Schmidt
440 E Shore Dr
Clearwater Beach, FL 33767-2031
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.7257% interest in Unit 1 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,957.10, plus interest (calculated by multiplying $1.02 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041234

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018205
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
THOMAS LEONARD
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Thomas Leonard
4 Battery St
Newport, RI 02840-8530
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.7674% interest in Unit 59C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,533.11, plus interest (calculated by multiplying $1.26 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041163

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018211
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ENERGIZE US LLC, A CONNECTICUT LIMITED LIABILITY COMPANY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Energize Us LLC, a Connecticut Limited Liability Company
138 Litchfield Rd
New Milford, CT 06776-2260
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2958% interest in Unit 11C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,663.42, plus interest (calculated by multiplying $0.90 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041260

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 6010686.0
FILE NO.: 26-018248
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALEXANDRIA I. UMBRIA; ALAN P. UMBRIA
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Alexandria I. Umbria
7011 AVENUE V
Brooklyn, NY 11234
Alan P. Umbria
7011 AVENUE V
Brooklyn, NY 11234-6107
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.4692% interest in Unit 64 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,452.62, plus interest (calculated by multiplying $0.79 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041182

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018310
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALLAN JOHN BAXENDALE; PATRICIA BAXENDALE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Allan John Baxendale
3 GREAT MARLD CLOSE
Bolton, Lancashire BL1 5RZ
United Kingdom
Patricia Baxendale
3 GREAT MARLD CLOSE
Bolton, Lancashire BL1 5RZ
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 68A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,743.06, plus interest (calculated by multiplying $1.38 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041298

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018311
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALLAN JOHN BAXENDALE; PATRICIA BAXENDALE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Allan John Baxendale
3 GREAT MARLD CLOSE
Bolton, Lancashire BL1 5RZ
United Kingdom
Patricia Baxendale
3 GREAT MARLD CLOSE
Bolton, Lancashire BL1 5RZ
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 68A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,257.25, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will

(Continued on next page)

not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041505

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018320
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TONY CARTER
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tony Carter
1060 KENNESAW BLVD
APT 5320
Gallatin, TN 37066-7205
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 63B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,044.20, plus interest (calculated by multiplying $0.99 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041404

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018324
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER L. LAMARRE
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer L. Lamarre
66 Glendale Dr
West Warwick, RI 02893
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0274% interest in Unit 23 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,328.73, plus interest (calculated by multiplying $0.28 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028

LEGAL ADVERTISEMENT
ORANGE COUNTY

Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041414

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018335
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DON W. KEYSER
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Don W. Keyser
23243 Western Ct
Auburn, CA 95602-8153
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5474% interest in Unit 87B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,237.60, plus interest (calculated by multiplying $1.15 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041194

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018344
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TIMOTHY R. COLE; LISA A. COLE
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Timothy R. Cole
4230 Jefferson Pike
Jefferson, MD 21755-8113
Lisa A. Cole
4230 JEFFERSON PIKE
Jefferson, MD 21755-8113
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 61C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,222.14, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041541

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018346
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GEORGE F. THOMPSON; RUTH KELLY PATNAUDE
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: George F. Thompson
604 N END AVE
Toms River, NJ 08753-4834
Ruth Kelly Patnaude
14 Fairfield Rd
Toms River, NJ 08757-6326
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5255% interest in Unit 76C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,710.10, plus interest (calculated by multiplying $0.49 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041439

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018367
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SHARON L. HINZE; STEVEN R. HINZE
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Sharon L. Hinze
601 S MALONEY DR
North Platte, NE 69101-8907
Steven R. Hinze
921 S WILLOW ST
North Platte, NE 69101-6079
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit 114A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,240.92, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041247

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018368
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GREGORIO J. E. CHIN; JOY M. CHIN
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Gregorio J. E. Chin
4342 APPALOOSA WAY
Montclair, CA 91763-4174
Joy M. Chin
4342 APPALOOSA WAY
Montclair, CA 91763-4174
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2627% interest in Unit 115B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,314.58, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041330

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018372
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JAMES M. DORNEY; JUDITH CHODNICKI; CHASTITY A. STAVITSKI
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: James M. Dorney
16 MORRIS TPKE
Summit, NJ 07901-4036
Judith Chodnicki
543 LLOYD RD
Aberdeen, NJ 07747-1328
Chastity A. Stavitski
543 LLOYD RD
Aberdeen, NJ 07747
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.5871% interest in Unit 42 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,513.24, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041406

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 8000934.1
FILE NO.: 26-018373
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JAMES M. DORNEY; CHASTITY A. STAVITSKI; JUDITH CHODNICKI
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: James M. Dorney
16 MORRIS TPKE
Summit, NJ 07901-4036
Chastity A. Stavitski
543 LLOYD RD
Aberdeen, NJ 07747
Judith Chodnicki
543 LLOYD RD
Aberdeen, NJ 07747-1328
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 32 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,544.15, plus interest (calculated by multiplying $0.82 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041236

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018374
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CYNTHIA SAGARIA
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Cynthia Sagaria
693 LAKES RD
Monroe, NY 10950
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.7638% interest in Unit 86B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,141.53, plus interest (calculated by multiplying $0.66 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041335

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018378
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRETT WILLIAM BRASHERS
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Brett William Brashers
510 N LEMON ST
APT D13
Media, PA 19063-2325
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:

(Continued on next page)

ORANGE COUNTY

An undivided 0.1544% interest in Unit 10 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,410.75, plus interest (calculated by multiplying $0.34 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041277

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018379
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AMANDA PRIDDY
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amanda Priddy
67 Gilmer Way
Acworth, GA 30101-9581
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0412% interest in Unit 26 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,593.35, plus interest (calculated by multiplying $0.42 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041278

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018380
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BERNARDO ESCAMILLA; KATHY ESCAMILLA
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Bernardo Escamilla
7172 BENTWOOD DR
Bay City, MI 48706-9321
Kathy Escamilla
7172 Bentwood Dr
Bay City, MI 48706
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.0779% interest in Unit 14A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $886.79, plus interest (calculated by multiplying $0.11 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041284

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018381
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JILEEN HARKINS; STEVEN J. HARKINS
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jileen Harkins
66 MARCHES DRIVE
ARMADALE
Bathgate EH48 2PH
United Kingdom
Steven J. Harkins
66 MARCHES DRIVE
ARMADALE
Bathgate EH48 2PH
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.9209% interest in Unit 87C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,338.84, plus interest (calculated by multiplying $0.76 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041364

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018385
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ANDREA N. KRUG; SUSAN V. GREGORY
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Andrea N. Krug
79 BRIDLE PATH
Bayville, NJ 08721-2197
Susan V. Gregory
810 MICHIGAN AVE
Toms River, NJ 08753-8711
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.3089% interest in Unit 9 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,192.27, plus interest (calculated by multiplying $0.68 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041344

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018386
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KUMBIA VONTREES LEWIS
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kumbia Vontrees Lewis
2501 Hansford Timber Dr
Kingwood, TX 77345-5533
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.0845% 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 these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,124.52, plus interest (calculated by multiplying $0.20 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041369

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 12021779.2
FILE NO.: 26-018387
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL RUSSELL LABRUZZY; MELISSA LEE LABRUZZY
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Russell Labruzzy
242 FAIRVIEW TRL
Byhalia, MS 38611-7314
Melissa Lee Labruzzy
242 Fairview Trail
Byhalia, MS 38611
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.1029% interest in Unit 1A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,294.50, plus interest (calculated by multiplying $0.26 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041235

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018388
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MAYLING YANIZA MCGOWEN; KEVIN SEA MCGOWEN
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mayling Yaniza Mcgowen
848 N Rainbow Blvd
Las Vegas, NV 89107-1103
Kevin Sea Mcgowen
25 SPANISH BAY DR N
Mohave Valley, AZ 86440-8202
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.3380% interest in Unit 70 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,490.08, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041336

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 14017902.0
FILE NO.: 26-018390
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KAMALA LATHA THAMMISHETTY; MOHMED NOORULLA
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kamala Latha Thammishetty
188 Mingyue Lu
Building 9 Apartment 3002
Shanghai, Shanghai 200032
China
Mohmed Noorulla
188 MINGYUE LU
Building 9 Apartment 3002
Shanghai, Shanghai 200032
China
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.3380% interest in Unit 67 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,455.97, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041181

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018391
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHRISTOPHER J. BIANCHI; SAUDI KHALSA BIANCHI
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Christopher J. Bianchi
110 BERKLEY ST
Waltham, MA 02451-2349
Saudi Khalsa Bianchi
110 BERKLEY ST
Waltham, MA 02451-2349
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.3802% interest in Unit 62 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,035.18, plus interest (calculated by multiplying $0.61 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041273

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018392
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER DI SAPIO; EDGAR M. ESPINOZA
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer Di Sapio
3767 N SOUTHPORT AVE
Chicago, IL 60613-3718
Edgar M. Espinoza
3767 N SOUTHPORT AVE
Chicago, IL 60613-3718
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.4436% interest in Unit 62 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,262.64, plus interest (calculated by multiplying

(Continued on next page)

$0.71 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041292

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018393
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL E. GRAVLEE; LAURA F. GRAVLEE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael E. Gravlee
4785 Arkadelphia Rd
Jasper, AL 35504
Laura F. Gravlee
4785 ARKADELPHIA RD
Jasper, AL 35504-7818
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.5070% interest in Unit 56 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,531.68, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041478

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018394
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RALPH F. DOUCETTE; RACHAEL E. DOUCETTE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Ralph F. Doucette
3962 Breakwater Dr
Oviedo, FL 32765-8871
Rachael E. Doucette
9400 Glacier Highway
Juneau, AK 99801
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.3380% interest in Unit 70 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,501.72, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041292

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018397
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TAKAFUMI IMAI; YUKA IMAI
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Takafumi Imai
3-3 HINODE
F-502 Sea Garden Shin-Urayasu
Urayasu-shi, Chiba 2790013
Japan
Yuka Imai
3-3 HINODE
F-502 Sea Garden Shin-Urayasu
Urayasu-shi, Chiba 2790013
Japan
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.1267% interest in Unit 57 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,094.46, plus interest (calculated by multiplying $0.20 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041293

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018401
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PAUL SASSANO; MARY SASSANO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Paul Sassano
7721 Chris Corley Loop
The Villages, FL 34762
Mary Sassano
7721 Chris Corley Loop
The Villages, FL 34762-6188
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3069% interest in Unit 59D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,802.49, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041437

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018402
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KELLY A. CSASZAR
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kelly A. Csaszar
18 GRACE ST FL 2
Bloomfield, NJ 07003-4720
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.1901% interest in Unit 31 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,677.68, plus interest (calculated by multiplying $0.40 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041488

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018403
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TRACY MAE SMITH; ERIC CARL SMITH
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tracy Mae Smith
31881 BOURNEVILLE TER
Wesley Chapel, FL 33543-7002
Eric Carl Smith
31881 BOURNEVILLE TER
Wesley Chapel, FL 33543-7002
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2028% interest in Unit 28 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,772.26, plus interest (calculated by multiplying $0.49 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041276

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018404
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
WILLIAM C. COVEY; ASHLEY COVEY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: William C. Covey
35 Boulevard Rd
North Windham, CT 06256-1215
Ashley Covey
35 Boulevard Rd
North Windham, CT 06256-1215
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2535% interest in Unit 28 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,026.38, plus interest (calculated by multiplying $0.61 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041444

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 9031181.0
FILE NO.: 26-018409
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JULIO CESAR AIDAR, JR; VANEA ARISTIMUNHO AIDAR
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Julio Cesar Aidar, Jr
AL MARQUESAS 175
Santana De Parnaiba, Sao Paulo 0
Brazil
Vanea Aristimunho Aidar
AL MARQUESAS 175
Santana De Parnaiba, Sao Paulo 6543160
Brazil
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4429% interest in Unit 95E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,448.07, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041193

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018410
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JULIO CESAR AIDAR, JR; VANEA ARISTIMUNHO AIDAR
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Julio Cesar Aidar, Jr
AL MARQUESAS 175
Santana De Parnaiba, Sao Paulo 0
Brazil
Vanea Aristimunho Aidar
AL MARQUESAS 175
Santana De Parnaiba, Sao Paulo 6543160
Brazil
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.2916% interest in Unit 106B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,786.21, plus interest (calculated by multiplying $0.48 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041241

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018414
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PATRICIA ANN SCHRACK; ALBERT VINCENT SCHRACK
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Patricia Ann Schrack
PO Box 620
115 5th St
Trlr 66
Delaware City, DE 19706-8749
Albert Vincent Schrack
115 5TH ST
TRLR 66
Delaware City, DE 19706-8749
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4429% interest in Unit 100E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,452.12, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041480

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018416
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TRACY DIANE CAPTAIN; CRAIG RONALD CAPTAIN
Obligor

(Continued on next page)

ORANGE COUNTY

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tracy Diane Captain
3813 Vicksberry Trl
Flower Mound, TX 75022-2872
Craig Ronald Captain
3813 VICKSBERRY TRL
Flower Mound, TX 75022-2872
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.5124% interest in Unit 8A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,125.57, plus interest (calculated by multiplying $1.05 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041549

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 14002290.0
FILE NO.: 26-018418
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSIEANNA D. JONES; RICHARD LEE JAMES JONES
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Josieanna D. Jones
6132 N MCCALL AVE
Clovis, CA 93619-9046
Richard Lee James Jones
6132 N MCCALL AVE
Clovis, CA 93619-9046
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.7605% interest in Unit 21 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,392.28, plus interest (calculated by multiplying $1.21 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041447

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018420
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AMBER LIEBERMAN
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amber Lieberman
401 Ventnor Commons
Howell, MI 48855-9391
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.5019% interest in Unit 1G of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,361.50, plus interest (calculated by multiplying $1.14 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041513

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018428
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JEREMIAH A. STAROPOLI; LAURA M. STAROPOLI
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jeremiah A. Staropoli
680 Christina Dr
Wellington, FL 33414-2208
Laura M. Staropoli
680 Christina Dr
304
Wellington, FL 33414-2198
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1897% interest in Unit 9E of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,618.83, plus interest (calculated by multiplying $0.41 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041337

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018430
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KATELYN NEUMANN; NATHANAEL SMITH
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Katelyn Neumann
4165 Blue Heron Dr
Auburn Hills, MI 48326
Nathanael Smith
4165 Blue Heron Dr
Auburn Hills, MI 48326
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3040% interest in Unit 26 of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,245.49, plus interest (calculated by multiplying $0.25 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041498

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018431
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HUNT TU
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Hunt Tu
600 Walpole St
Apt#1
Norwood, MA 02062-1749
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2225% interest in Unit 9H of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,153.94, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041378

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018440
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOHN ROBERT THOMPSON; JOLENE RENEE THOMPSON
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: John Robert Thompson
118 E 580 N
Vineyard, UT 84059-6066
Jolene Renee Thompson
118 E 580 N
Vineyard, UT 84059-6066
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3709% interest in Unit 8B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,170.26, plus interest (calculated by multiplying $1.56 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041244

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018445
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KRISTOFFER J. LUMBY; MISTY D. LUMBY
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kristoffer J. Lumby
1405 SPLIT OAK RD
Willow Springs, MO 65793-9379
Misty D. Lumby
1405 SPLIT OAK RD
Willow Springs, MO 65793-9379
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.5192% interest in Unit 7C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,180.28, plus interest (calculated by multiplying $1.56 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041407

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 10003572.5
FILE NO.: 26-018448
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MATTHEW J. SCHMIDT
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Matthew J. Schmidt
440 E Shore Dr
Clearwater Beach, FL 33767-2031
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.7764% interest in Unit 4E of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,781.56, plus interest (calculated by multiplying $1.80 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041211

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 15018527.0
FILE NO.: 26-018452
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MELANIE TOCCO; JOSHUA TOCCO
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Melanie Tocco
3 Wisner Terrace
Goshen, NY 10924
Joshua Tocco
3 Wisner Terrace
Goshen, NY 10924-1932
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.4724% interest in Unit 21D of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an

(Continued on next page)

(Continued on next page)

objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,699.37, plus interest (calculated by multiplying $0.90 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041215

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 16007949.0
FILE NO.: 26-018453
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KIMBERLY ANN ROUISSE; JOSHUA M. ROUISSE; BRIAN ROUISSE
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kimberly Ann Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
Joshua M. Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
Brian Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.4450% interest in Unit 1I of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,807.49, plus interest (calculated by multiplying $1.39 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041229

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018454
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KIMBERLY ANN ROUISSE; JOSHUA M. ROUISSE; BRIAN ROUISSE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kimberly Ann Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
Joshua M. Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
Brian Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.4450% interest in Unit 1I of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,751.32, plus interest (calculated by multiplying $1.37 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041338

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018455
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KIMBERLY ANN ROUISSE; JOSHUA M. ROUISSE; BRIAN ROUISSE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kimberly Ann Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
Joshua M. Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
Brian Rouisse
17 QUAKER LN
Quaker Hill, CT 06375-1325
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.4450% interest in Unit 1I of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,751.32, plus interest (calculated by multiplying $1.37 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041295

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018456
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAVID N. LE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: David N. Le
822 PLUM ST SW
Vienna, VA 22180-6332
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2967% interest in Unit 2B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,655.31, plus interest (calculated by multiplying $0.89 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041308

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018457
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HANNAH MARINA NANCOLLAS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Hannah Marina Nancollas
7 old bottle way
Fontwell
Arundel, West Sussex BN18 0yf
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1787% interest in Unit 11 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,527.93, plus interest (calculated by multiplying $0.84 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041288

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018458
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SUSAN M. STENGEL; JASON STENGEL
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Susan M. Stengel
6006 Pennfield Ct
Allentown, PA 18104-9050
Jason Stengel
6006 Pennfield Ct
Allentown, PA 18104-9050
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0768% interest in Unit 19 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,172.27, plus interest (calculated by multiplying $0.65 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041238

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 15011515.1
FILE NO.: 26-018459
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRETT WILLIAM BRASHERS
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Brett William Brashers
510 N LEMON ST
APT D13
Media, PA 19063-2325
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1479% interest in Unit 1G of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,650.32, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041190

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 16006560.0
FILE NO.: 26-018460
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TREVOR MICHAEL DURGANA; LINDA ZAHEEDA SINGH DURGANA
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Trevor Michael Durgana
420 ENGLISH LAKE DR
Winter Garden, FL 34787-5235
Linda Zaheeda Singh Durgana
420 ENGLISH LAKE DR
Winter Garden, FL 34787-5235
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.2958% interest in Unit 2E of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,053.16, plus interest (calculated by multiplying $0.64 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041191

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 16006346.0
FILE NO.: 26-018461
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAVID A. CARTER, JR
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: David A. Carter, Jr
4709 SAINT MARTIN ST
Metairie, LA 70006-2091
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3327% interest in Unit 4E of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,160.62, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041185

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 16004666.0
FILE NO.: 26-018465
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SUSAN D. STAIGER
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Susan D. Staiger
9515 S 28TH ST
Lincoln, NE 68516-5999
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3882% 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 these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,325.83, plus interest (calculated by multiplying $0.78 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041184

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018497
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
WILLIAM D. MYERS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: William D. Myers
104 Farm Ln
Jefferson Hills, PA 15025-3362
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare

(Continued on next page)

ORANGE COUNTY

Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 88A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,200.69, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041296

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018498
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
WILLIAM D. MYERS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: William D. Myers
104 Farm Ln
Jefferson Hills, PA 15025-3362
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 145A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,683.23, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041339

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018499
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RESMON EWALD; TANTY INDAHYANI
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Resmon Ewald
9426 55TH AVE
Elmhurst, NY 11373-4615
Tanty Indahyani
9426 55TH AVE
Elmhurst, NY 11373-4615
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 144B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,713.29, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041302

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018501
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JACQUELINE A. ANDERSON
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jacqueline A. Anderson
12720 NE 97th Pl
Kirkland, WA 98033-5200
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.9942% interest in Unit 145A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,753.05, plus interest (calculated by multiplying $1.38 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041341

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018502
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ADALID GARCIA-HERNANDEZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Adalid Garcia-Hernandez
4225 S Sacramento Ave
Chicago, IL 60632-2514
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 139B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,693.25, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041283

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018503
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHRISTINE A. ECKERT; SCOTT A. ECKERT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Christine A. Eckert
101 Samuel Drive
Bertram, TX 78605
Scott A. Eckert
101 Samuel Drive
Bertram, TX 78605
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3069% interest in Unit 108B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,167.48, plus interest (calculated by multiplying $0.62 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041554

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018504
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHRISTINE A. ECKERT; SCOTT A. ECKERT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Christine A. Eckert
101 Samuel Drive
Bertram, TX 78605
Scott A. Eckert
101 Samuel Drive
Bertram, TX 78605
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.1534% interest in Unit 75C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,427.50, plus interest (calculated by multiplying $0.31 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041495

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018510
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL J. SHEA; HEATHER M. SHEA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael J. Shea
11301 W Olympic Blvd
Ste 121-452
Los Angeles, CA 90064-1615
Heather M. Shea
61 OLD DIKE RD
Trumbull, CT 06611-3300
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 140B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,714.21, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041552

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018511
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TORIE A. PAGUYO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Torie A. Paguyo
2031 PORTLOCK RD
Chesapeake, VA 23324-2757
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 142A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,693.25, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041329

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018512
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAVID RENE LOPEZ, JR; LUCIA ANA LOPEZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: David Rene Lopez, Jr
10734 LENOX RD
Hollywood, FL 33026
Lucia Ana Lopez
14509 Autumn Avenue
Wellington, FL 33414
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 141A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,703.27, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041340

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018513
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TIMOTHY L. BARRETT; MARCIA E. BARRETT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Timothy L. Barrett
1315 Grandview Ter
Far Rockaway, NY 11691-5159
Marcia E. Barrett
1315 GRANDVIEW TER
Far Rockaway, NY 11691-5159
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 59A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,711.49, plus interest (calculated by multiplying $0.91 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041297

NONJUDICIAL PROCEEDING TO

(Continued on next page)

ORANGE COUNTY

FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7070160.0
FILE NO.: 26-018514
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ILIAM ISARIO AGUIRRE HUAMAN; JESSYCA DEL PILAR SAAVEDRA ZUMAETA
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Iliam Isario Aguirre Huaman
LOS LEONES A-8
URB. STA. MERCEDES
Cajamarca 99999
Peru
Jessyca Del Pilar Saavedra Zumaeta
Los Leones A-8
Urb. Sta. Mercedes
Cajamarca 99999
Peru
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit 83A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,290.82, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041180

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 10022907.0
FILE NO.: 26-018517
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SEAN CROSS; GWENDOLYNNE CROSS
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Sean Cross
674 MONROE ST
Grovetown, GA 30813-3649
Gwendolynne Cross
1956 OGDEN AVE
Dupont, WA 98327
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.4073% interest in Unit 65A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,467.77, plus interest (calculated by multiplying $0.76 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041446

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018519
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KERRI WINTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kerri Winter
6026 BELLEVUE PL
Frisco, TX 75035
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.4073% interest in Unit 80A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,231.13, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041423

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018522
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NELSON FABIAN GARCIA; CARINA VANESA CRISTINA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nelson Fabian Garcia
SAN MARTIN 573
PISO 5 QUILMES
Buenos Aires 1878
Argentina
Carina Vanesa Cristina
CALLE TORQUATO DE ALVEAR 1817
QUILMES
Buenos Aires, Argentina 1878
Argentina
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5302% interest in Unit 142C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,294.52, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041239

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018523
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALBERT JOHN MUTIS, JR; MARTHA JEANNETHE MUTIS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Albert John Mutis, Jr
675 MAIN ST
APT 7
New Rochelle, NY 10801-7128
Martha Jeannethe Mutis
675 MAIN ST
APT 7
New Rochelle, NY 10801
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 1.3506% interest in Unit 115C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,164.22, plus interest (calculated by multiplying $1.11 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041485

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018525
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHARLOTTE S. CHUMLEY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Charlotte S. Chumley
6010 E 600 S
Lafayette, IN 47909-9314
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.1642% interest in Unit 120B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,380.19, plus interest (calculated by multiplying $0.32 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041397

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018527
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CHARLOTTE S. CHUMLEY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Charlotte S. Chumley
6010 E 600 S
Lafayette, IN 47909-9314
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.1642% interest in Unit 120B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,670.91, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041186

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018530
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL E. SHARTZER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael E. Shartzer
5363 Buena Vista St
Roeland Park, KS 66205-2326
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 135B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $905.94, plus interest (calculated by multiplying $0.11 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041342

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 7076008.0
FILE NO.: 26-018529
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KAZUYA TAKAGI; FUKA TERAYAMA
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kazuya Takagi
1-19-17 MINAMI HANNYU
Hanyu-shi, Saitama-ken 3480071
Japan
Fuka Terayama
1-19-17 MINAMI HANNYU
Hanyu-shi, Saitama-ken 3480071
Japan
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2189% interest in Unit 113A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,670.91, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041186

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018530
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL E. SHARTZER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael E. Shartzer
5363 Buena Vista St
Roeland Park, KS 66205-2326
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 135B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,753.05, plus interest (calculated by multiplying $1.38 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041353

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018535
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RAMON O. PEREZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Ramon O. Perez
1399 NW 161ST AVE
Pembroke Pines, FL 33028-1233
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.7367% interest in Unit 62B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,381.02, plus interest (calculated by multiplying $1.21 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041440

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018536
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
YOSHINOBU GUNJI
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Yoshinobu Gunji
1-31-16 302 EBISUNISHI
Shibuya-ku, Tokyo 1500021
Japan
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6628% interest in Unit 146A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right

(Continued on next page)

ORANGE COUNTY

to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,708.12, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041331

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018537
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JESSICA S. PALUMBO; JEFFERY S. PALUMBO
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jessica S. Palumbo
8504 WETHERLY DR
Richmond, VA 23229-5753
Jeffery S. Palumbo
1207 MAPLETON CIR
Richmond, VA 23229-5466
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2189% interest in Unit 122B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,713.29, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041266

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018538
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SUSAN FRANCES SOUTHWORTH
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Susan Frances Southworth
9397 APLOMADO CIRCLE
Jacksonville, FL 32210
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4142% interest in Unit 146B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,692.00, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041563

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018540
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARY E. KING
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mary E. King
3501 Hancock Bridge Parkway
Unit 225
North Fort Myers, FL 33903-7161
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 146B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,703.27, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041484

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018539
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARTIN JUNIOR CASTRO MUNDO
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Martin Junior Castro Mundo
10 BROOKTREE CIR
Macedon, NY 14502
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 146C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,692.00, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041563

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018540
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARY E. KING
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mary E. King
3501 Hancock Bridge Parkway
Unit 225
North Fort Myers, FL 33903-7161
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 146B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,703.27, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041541

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018541
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JESSE C. ELLIS, III; JULIE J. ELLIS
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jesse C. Ellis, III
4719 CHURCH AVE
Bowling Green, FL 33834
Julie J. Ellis
4719 CHURCH AVE
Bowling Green, FL 33834-2884
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6753% interest in Unit 58C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,996.44, plus interest (calculated by multiplying $1.02 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041497

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018544
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RIA VAN DESSEL
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Ria Van Dessel
NIEUWDREEF 118/1
Merksem, Antwerpen 2170
Belgium
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 1.0184% interest in Unit 54A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,615.46, plus interest (calculated by multiplying $0.88 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041257

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018545
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DERRICK HAZELETTE
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Derrick Hazelette
14080 Nacogdoches Rd
San Antonio, TX 78247-1944
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0767% interest in Unit 25 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,927.86, plus interest (calculated by multiplying $0.56 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041333

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018546
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KARIN E. ORR; RUSSELL E. ORR
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Karin E. Orr
105 COLUMBIA AVE
Greenville, PA 16125-1911
Russell E. Orr
12537 STATE HWY 198
Guys Mills, PA 16327-5627
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3314% interest in Unit 145A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,713.29, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041352

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018550
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AARON KNOLL
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Aaron Knoll
11 MARIGOLD CT
Holtsville, NY 11742
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2627% interest in Unit 7A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,890.04, plus interest (calculated by multiplying $0.55 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041351

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018555
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER GLEAVES
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer Gleaves
405 KINGS POINT DR
Canton, GA 30115
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3045% interest in Unit 89A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,905.86, plus interest (calculated by multiplying $0.55 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041536

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018556
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DWIGHT J. WRIGHT
Obligor

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dwight J. Wright
PO BOX 611
Fairview, NC 28730
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3045% interest in Unit 89A 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,

(Continued on next page)

ORANGE COUNTY

Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,441.68, plus interest (calculated by multiplying $0.73 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041506

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018557
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARTIN MORRIS KATZMAN; MARLENE ENGENHEIRO-KATZMAN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Martin Morris Katzman
11 BUGGEY LANE AJAX
Ontario, Ontario L1Z1X4
Canada
Marlene Engenheiro-Katzman
11 BUGGEY LANE AJAX
Ontario, Ontario L1Z1X4
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4604% interest in Unit 69C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,338.82, plus interest (calculated by multiplying $0.76 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041280

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018558
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
YVETTE CHRISTIE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Yvette Christie
32 Knox Terrace
Totowa, NJ 07512
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4429% interest in Unit 89A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,463.74, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041534

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018559
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DANIEL RIVERA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Daniel Rivera
410 ANDERSON AVE
Milford, CT 06460-3705
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6753% interest in Unit 75A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,895.84, plus interest (calculated by multiplying $0.55 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041545

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018561
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ADRIENNE M. LONDONO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Adrienne M. Londono
3231 Queens Grant Dr
Midlothian, VA 23113-3779
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3065% interest in Unit 114B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,468.70, plus interest (calculated by multiplying $0.39 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041272

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018563
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JAVIER MORA PARDO; GABRIELA RODRIGUEZ BLANCO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Javier Mora Pardo
CERRO DE LA CARBONERA 85
COL. CAMPESTRE CHURUBUSCO
DELEG. COYOACAN CP
Mexico City, Df 04200
Mexico
Gabriela Rodriguez Blanco
CERRO DE LA CARBONERA 85
CAMPESTRE CHURUBUSCO
Mexico City Distrito Federal, Ciudad De Mexic 04200
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.7367% interest in Unit 62C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,998.02, plus interest (calculated by multiplying $0.60 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041300

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018568
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
STEVEN M. JONES; ALISON JONES
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Steven M. Jones
195 CWMGARW RD
BRYNAMAN
Ammanford SA181DH
United Kingdom
Alison Jones
195 CWMGARW ROAD
BRYNAMAN
Ammanford, Carms SA181DH
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.3679% interest in Unit 14A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,487.46, plus interest (calculated by multiplying $0.82 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041314

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 4009447.1
FILE NO.: 26-018569
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
STEVEN M. JONES; ALISON JONES
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Steven M. Jones
195 CWMGARW RD
BRYNAMAN
Ammanford SA181DH
United Kingdom
Alison Jones
195 CWMGARW ROAD
BRYNAMAN
Ammanford, Carms SA181DH
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.8674% interest in Unit 48G of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,723.25, plus interest (calculated by multiplying $0.48 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041179

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018571
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JACK RECHANY; LINDA C. POPPE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jack Rechany
PO Box 157
Grant, FL 32949-0157
Linda C. Poppe
PO BOX 157
Grant, FL 32949-0157
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.1441% interest in Unit 41B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,212.32, plus interest (calculated by multiplying $0.24 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041542

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018574
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JACK RECHANY; LINDA C. POPPE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jack Rechany
PO Box 157
Grant, FL 32949-0157
Linda C. Poppe
PO BOX 157
Grant, FL 32949-0157
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.1619% interest in Unit 44A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,484.48, plus interest (calculated by multiplying $0.36 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041532

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018575
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JACK RECHANY; LINDA C. POPPE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jack Rechany
PO Box 157
Grant, FL 32949-0157
Linda C. Poppe
PO BOX 157
Grant, FL 32949-0157
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.0723% interest in Unit 9B of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $947.86, plus interest (calculated by multiplying $0.12 times the number of days that have elapsed since August 26, 2026), plus the

(Continued on next page)

ORANGE COUNTY

costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041307

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 4010386.6
FILE NO.: 26-018576
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JACK RECHANY; LINDA C. POPPE
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jack Rechany
PO Box 157
Grant, FL 32949-0157
Linda C. Poppe
PO BOX 157
Grant, FL 32949-0157
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.1096% interest in Unit 18 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,226.04, plus interest (calculated by multiplying $0.25 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041475

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018579
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL SOLAKOV
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Solakov
140 Hamburg Tpke
Bloomingdale, NJ 07403-1217
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2562% interest in Unit 53A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,879.35, plus interest (calculated by multiplying $0.54 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041264

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018580
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL SOLAKOV
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Solakov
140 Hamburg Tpke
Bloomingdale, NJ 07403-1217
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.0766% interest in Unit 125C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,030.50, plus interest (calculated by multiplying $0.16 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041282

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018581
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL SOLAKOV
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Solakov
140 Hamburg Tpke
Bloomingdale, NJ 07403-1217
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2146% interest in Unit 34A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,682.48, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041343

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018582
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL SOLAKOV
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Solakov
140 Hamburg Tpke
Bloomingdale, NJ 07403-1217
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.1094% interest in Unit 50B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,185.82, plus interest (calculated by multiplying $0.23 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041345

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 9025801.0
FILE NO.: 26-018583
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
EDWIN D. GARCIA
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Edwin D. Garcia
33199 Huggard Rd
Calgary, Alberta T3Z 2C4
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.2768% interest in Unit 92A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,768.91, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041192

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018585
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CORAL LALE MENASHROV SCHAEFFLER
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Coral Lale Menashrov Schaeffler
5536 Lindley Ave
Apt 115
Encino, CA 91316
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 1.4120% interest in Unit 77F of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,267.61, plus interest (calculated by multiplying $1.16 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041507

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018588
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PEGGY SUE MOORE; BOBBY LEE MOORE
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Peggy Sue Moore
3421 QUACKER AVE
Gillette, WY 82718-3506
Bobby Lee Moore
201 ROLLING HILL RD
Louisa, KY 41230-7894
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6139% interest in Unit 78C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,812.49, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041424

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018589
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ERIN M. COOPER; THOMAS J. COOPER
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Erin M. Cooper
23518 LUTETTIA LN
Richmond, TX 77406-2241
Thomas J. Cooper
23618 CARDUCCI DR
Richmond, TX 77406
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3069% interest in Unit 78C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,314.56, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041441

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018592
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DUSTIN SCOTT
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dustin Scott
1003 STANLEY ST SW
Ardmore, OK 73401-4637
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit 136B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,314.56, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041275

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018593
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GEORGE R. PARKER, II; ANTAY P. PARKER
Obligor

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: George R. Parker, II
935 Trinity St
Rockledge, FL 32955-6820
Antay P. Parker
717 W PARK DR
Keller, TX 76248
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.1384% interest in Unit 89D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by

(Continued on next page)

serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,375.17, plus interest (calculated by multiplying $0.29 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041535

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018594
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GEORGE R. PARKER, II; ANTAY P. PARKER
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: George R. Parker, II
935 Trinity St
Rockledge, FL 32955-6820
Antay P. Parker
717 W PARK DR
Keller, TX 76248
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.1384% interest in Unit 89D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,375.17, plus interest (calculated by multiplying $0.29 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041567

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018595
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LUIS MORENO
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Luis Moreno
53 Brooklyn Rd
Stanhope, NJ 07874-2872
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.2892% interest in Unit 21A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,760.04, plus interest (calculated by multiplying $0.49 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041405

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 4015991.2
FILE NO.: 26-018596
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LUIS MORENO
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Luis Moreno
53 Brooklyn Rd
Stanhope, NJ 07874-2872
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3370% interest in Unit 1F of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,693.25, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041231

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018598
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSE JESUS MEDINA; ALEJANDRA MEDINA
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jose Jesus Medina
1215 San Dario Ave
Apt. 2936
Laredo, TX 78040-4505
Alejandra Medina
2004 Granite Springs Rd
Leander, TX 78641-2606
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 1.2278% interest in Unit 67B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,394.02, plus interest (calculated by multiplying $1.17 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041492

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018603
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DONALD E. NELSON
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Donald E. Nelson
5512 Guinevere Lane
Milton, FL 32583
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6139% interest in Unit 79B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,782.42, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041442

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018605
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBERT A. NYE
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert A. Nye
426 N Golden Dr
Silt, CO 81652-8618
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 90A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,362.50, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041409

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 9021297.1
FILE NO.: 26-018613
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JAVIER MORA PARDO; GABRIELA RODRIGUEZ BLANCO
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Javier Mora Pardo
CERRO DE LA CARBONERA 85
COL. CAMPESTRE CHURUBUSCO
DELEG. COYOACAN CP
Mexico City, Df 04200
Mexico
Gabriela Rodriguez Blanco
CERRO DE LA CARBONERA 85
CAMPESTRE CHURUBUSCO
Mexico City Distrito Federal, Ciudad De Mexic 04200
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3069% interest in Unit 80A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,768.90, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041188

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 12001235.2
FILE NO.: 26-018615
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SATOMI ICHINOSEKI; KAZUKI ICHINOSEKI
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Satomi Ichinoseki
1-6-1-N803 HEISEI-CHO
Yokosuka-shi, Kanagawa 238-0013
Japan
Kazuki Ichinoseki
1-6-1-N803 HEISEI-CHO
Yokosuka-shi, Kanagawa 238-0013
Japan
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0563% interest in Unit 1I of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $912.85, plus interest (calculated by multiplying $0.12 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041227

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 12001719.1
FILE NO.: 26-018616
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TAISUKE NAKAMURA
Obligor(s)

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Taisuke Nakamura
2-17-2-103 CHUOU
Nakano-ku, Tokyo 1640011
Japan
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0469% interest in Unit 1I of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $867.25, plus interest (calculated by multiplying $0.10 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041224

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018619
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ROBERT A. NYE
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert A. Nye
426 N Golden Dr
Silt, CO 81652-8618
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3837% interest in Unit 90B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,948.42, plus interest (calculated by multiplying $0.58 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041548

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018622
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
GLEN D. BROUSSARD
Obligor

/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Glen D. Broussard

(Continued on next page)

23 S Lakepointe Dr
Lafayette, LA 70506
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0533% interest in Unit 4A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,582.92, plus interest (calculated by multiplying $0.41 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041483

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018626
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DENNIS MCGOVERN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dennis Mcgovern
990 GATES PL
Warminster, PA 18974-1131
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6753% interest in Unit 58B of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,144.17, plus interest (calculated by multiplying $1.11 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041566

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018630
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALYAH M. HORSFORD-SIDBERRY; KENDALL T. SIDBERRY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Alyah M. Horsford-Sidberry
199 LENOX AVE
APT 1
New York, NY 10026
Kendall T. Sidberry
199 LENOX AVE
APT 1
New York, NY 10026-1312
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.2546% interest in Unit 86A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,667.89, plus interest (calculated by multiplying $0.44 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041503

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018631
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALYAH M. HORSFORD-SIDBERRY; KENDALL T. SIDBERRY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Alyah M. Horsford-Sidberry
199 LENOX AVE
APT 1
New York, NY 10026
Kendall T. Sidberry
199 LENOX AVE
APT 1
New York, NY 10026-1312
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.2546% interest in Unit 86A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,667.89, plus interest (calculated by multiplying $0.44 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041487

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 13001857.0
FILE NO.: 26-018633
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ENRIQUE JAVIER LAFFITTE BRETON; MARIA VERONICA ROJAS OLAIZ
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Enrique Javier Laffitte Breton
Dolores Jimenez Y Muro 14
Agua Hevionda
Cuautela, Morelos 62743
Mexico
Maria Veronica Rojas Olaiz
Dolores Jimenez Y Muro 14
Agua Hedionda
Cuautla 62743
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.1334% interest in Unit 2E of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,777.61, plus interest (calculated by multiplying $0.51 times the number of days that have elapsed since August 21, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041183

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018635
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MAUREEN F. COOKE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Maureen F. Cooke
307 Calle De Blas
Corrales, NM 87048-0191
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0274% interest in Unit 42 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,288.14, plus interest (calculated by multiplying $0.28 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041348

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018637
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAVID N. LE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: David N. Le
822 PLUM ST SW
Vienna, VA 22180-6332
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.1057% interest in Unit 88E of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,562.67, plus interest (calculated by multiplying $0.40 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041553

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018638
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL ZEMLICKA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Zemlicka
27 Shady Creek Dr
Mc Henry, MS 39561-7700
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1483% interest in Unit 15C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,707.29, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041327

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018639
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TAMMY JO JARDINE, AKA TAMMY J. JARDINE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Tammy Jo Jardine, AKA Tammy J. Jardine
PO Box 299038
Wasilla, AK 99629-9038
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.4073% interest in Unit 37A of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,562.67, plus interest (calculated by multiplying $0.40 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041556

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018641
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NICOLE S. HUGHES
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nicole S. Hughes
17455 Evergreen Hill Dr
Prairieville, LA 70769-5678
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1479% interest in Unit 15B of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,657.28, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041349

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018650
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MARK ULISSES CONCHA; EMMA ALICIA CONCHA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Mark Ulisses Concha
Po Box 7119
San Luis, AZ 85349
Emma Alicia Concha
PO Box 7119
San Luis, AZ 85349-6806
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0939% interest in Unit 1F of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,125.85, plus interest (calculated by multiplying $0.20 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will

(Continued on next page)

not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041408

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018653
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOSE G. VELEZ; ARACELY VELEZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jose G. Velez
3906 BUCKNELL DR
Garland, TX 75042
Aracely Velez
3906 BUCKNELL DR
Garland, TX 75042-5307
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.8676% interest in Unit 18A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,947.09, plus interest (calculated by multiplying $1.46 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041321

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018655
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LUIS MORENO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Luis Moreno
53 Brooklyn Rd
Stanhope, NJ 07874-2872
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0533% interest in Unit 3B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,115.82, plus interest (calculated by multiplying $0.20 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041418

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018656
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOHN A. APPLE, III; BRIANNA R. APPLE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: John A. Apple, III
129 BELLA VITA DR
Clayton, NC 27527-9096
Brianna R. Apple
129 Bella Vita Dr
Clayton, NC 27527-9096
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 95D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,486.01, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041555

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018657
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JOHN A. APPLE, III; BRIANNA R. APPLE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: John A. Apple, III
129 BELLA VITA DR
Clayton, NC 27527-9096
Brianna R. Apple
129 Bella Vita Dr
Clayton, NC 27527-9096
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4911% interest in Unit 95D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,486.01, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041494

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018659
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
AMANDA J. CRESS
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amanda J. Cress
963 Elder Bend
San Antonio, TX 78221
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.4429% interest in Unit 95E of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,465.97, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041426

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018663
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LINDA ANN SULLIVAN; LARA BETH SULLIVAN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Linda Ann Sullivan
509 S DEAN ST
Bay City, MI 48706-4651
Lara Beth Sullivan
2424 WETTERS RD
Kawkawlin, MI 48631-9411
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.1067% interest in Unit 3B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,629.33, plus interest (calculated by multiplying $0.42 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041538

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018664
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RASHIDA D. ELBOURNE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Rashida D. Elbourne
3602 14TH ST
C415
Alexandria, VA 22302-1071
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0711% interest in Unit 1B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,115.83, plus interest (calculated by multiplying $0.20 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041539

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018667
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HOWARD L. HILL, II
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Howard L. Hill, II
PO BOX 10432
Tampa, FL 33679-0432
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.1067% interest in Unit 1C of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,344.01, plus interest (calculated by multiplying $0.30 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041557

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 13000489.0
FILE NO.: 26-018672
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ALISON NOELANI HILBURN; BRIAN HILBURN
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Alison Noelani Hilburn
728 Harmony Rd
Ware Shoals, SC 29692-2833
Brian Hilburn
728 Harmony Rd
Ware Shoals, SC 29692-2833
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.1708% interest in Unit 1A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,120.70, plus interest (calculated by multiplying $0.65 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041448

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 5000905.0
FILE NO.: 26-018677
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NIMAL G. DE LANEROLLE; SURANGANEE M. DE LANEROLLE
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nimal G. De Lanerolle
104 VAN BRUNT MANOR RD
Setauket, NY 11733-3901
Suranganee M. De Lanerolle
104 Van Brunt Manor Rd
East Setauket, NY 11733
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 1.0418% interest in Unit 5A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,019.76, plus interest (calculated by multiplying $1.48 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041473

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018682
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
WILLIAM B. FEHLING
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: William B. Fehling
13816 W 58TH DR
Arvada, CO 80004
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.4916% interest in Unit 17B of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues

(Continued on next page)

ORANGE COUNTY

resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,514.57, plus interest (calculated by multiplying $0.83 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041489

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018687
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRIAN HEE
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Brian Hee
2820 15TH AVE
San Francisco, CA 94127-1402
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.2932% interest in Unit 7 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,761.31, plus interest (calculated by multiplying $0.49 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041537

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018693
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
MICHAEL S. SCHUSTER; KELLY C. SCHUSTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael S. Schuster
3430 W PELICAN LN
Brown Deer, WI 53209-1632
Kelly C. Schuster
3430 W PELICAN LN
Brown Deer, WI 53209-1632
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.4386% interest in Unit 38 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right

ORANGE COUNTY

to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,893.73, plus interest (calculated by multiplying $0.99 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041490

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018695
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
LUIS MORENO
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Luis Moreno
53 Brooklyn Rd
Stanhope, NJ 07874-2872
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.2883% interest in Unit 25A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,293.02, plus interest (calculated by multiplying $0.73 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041559

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 3002039.1
FILE NO.: 26-018696
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KIMBERLY H. WYNN; RICHARD E. WYNN
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kimberly H. Wynn
9 BROAD LEAF CT SW
Cartersville, GA 30120-7442
Richard E. Wynn
1 HASTINGS DR
Cartersville, GA 30120-6471
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.2164% interest in Unit 27A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,757.78,

ORANGE COUNTY

plus interest (calculated by multiplying $0.48 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041477

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018699
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
HUGH GUTHRIE, AKA H. GUTHRIE; ANNE YOUNG
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Hugh Guthrie, AKA H. Guthrie
146 GLASGOW RD
Edinburgh, Scotland EH12 8LS
United Kingdom
Anne Young
146 Glasgow Rd
Edinburgh, Scotland EH12 8LS
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.4330% interest in Unit 9A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), 11080-1041347

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018707
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KATHLEEN A. DEAN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kathleen A. Dean
24526A 76TH AVE
Bellerose, NY 11426-1867
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.3787% interest in Unit 26A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,287.92, plus interest (calculated by multiplying $1.11 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041540

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018708
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CAREY RUTH ROBERTS; PATRICIA ANN GRIFFIN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Carey Ruth Roberts
7129 MOSSY BANK TRL SE
Big Cove, AL 35763
Patricia Ann Griffin
118 ROBERTA RD SE
Huntsville, AL 35802-2439
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.4323% interest in Unit 29C of the Disney Vacation Club at

ORANGE COUNTY

Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,525.99, plus interest (calculated by multiplying $0.78 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041415

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018718
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CAROLINE MILES, AKA C. MILES; PAUL MILES, AKA P.T. MILES
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Caroline Miles, AKA C. Miles
105 Maidstone Road
Paddock Wood
Tonbridge TN12 6AE
United Kingdom
Paul Miles, AKA P.T. Miles
Little Charity
Swattenden Lane
Cranbrook, Kent TN17 3PS
United Kingdom
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.6174% interest in Unit 7B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,361.30, plus interest (calculated by multiplying $1.21 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041354

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018719
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SEAN M. HETTINGER; DEBORAH KAY-SEYDEL HETTINGER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Sean M. Hettinger
107 PRINSTON ST
Saltillo, MS 38866-9581
Deborah Kay-Seydel Hettinger
308 OLDHAM WAY
Hudson, OH 44236-2087
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.7785% interest in Unit

ORANGE COUNTY

10A of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,912.00, plus interest (calculated by multiplying $1.41 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041547

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018720
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAYLE PORTER; BARBARA LOUISE PORTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dayle Porter
1126 PHINNEYS LN
PO BOX 714
Centerville, MA 02632-1968
Barbara Louise Porter
P.O. BOX 714
Centerville, MA 02632-0714
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.5186% interest in Unit 7B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,966.49, plus interest (calculated by multiplying $1.02 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041550

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018721
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DAYLE PORTER; BARBARA LOUISE PORTER
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dayle Porter
1126 PHINNEYS LN
PO BOX 714
Centerville, MA 02632-1968
Barbara Louise Porter
P.O. BOX 714
Centerville, MA 02632-0714
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.2189% interest in Unit

(Continued on next page)

13A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,715.41, plus interest (calculated by multiplying $0.46 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041544

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 24657.0
FILE NO.: 26-018745
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
PEGGY S. BONEY
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Peggy S. Boney
1011 S 16TH ST
Wilmington, NC 28401-8017
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0824% interest in Unit 42 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,549.27, plus interest (calculated by multiplying $0.84 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041469

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018746
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ANA TREJO VAZQUEZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Ana Trejo Vazquez
RET 34 G GARCIA NO 23
COL JARDIN BALBUENA
Mexico Df 15900
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1612% interest in Unit 53 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,283.57, plus interest (calculated by multiplying $1.18 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041287

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018747
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ANA TREJO VAZQUEZ
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Ana Trejo Vazquez
RET 34 G GARCIA NO 23
COL JARDIN BALBUENA
Mexico Df 15900
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0690% interest in Unit 53 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,771.52, plus interest (calculated by multiplying $0.50 times the number of days that have elapsed since August 26, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041356

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 24970.2
FILE NO.: 26-018748
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ANA TREJO VAZQUEZ
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Ana Trejo Vazquez
RET 34 G GARCIA NO 23
COL JARDIN BALBUENA
Mexico Df 15900
Mexico
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 53C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,326.01, plus interest (calculated by multiplying $1.18 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041551

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018763
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
ELIZABETH D. BRADFORD
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Elizabeth D. Bradford
504 Strother Pl
Clinton, TN 37716-3534
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.1014% interest in Unit 60 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,152.86, plus interest (calculated by multiplying $0.22 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041228

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018753
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
BRIAN J. CARNEY; LAURIE A. CARNEY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Brian J. Carney
6022 Coventry Bend Dr
Hilliard, OH 43026-7382
Laurie A. Carney
561 DENMOOR CT
Galloway, OH 43119-8581
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1291% interest in Unit 48 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,326.01, plus interest (calculated by multiplying $1.18 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041511

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018782
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
EDWARD N. MCCOY; ANNA K. MCCOY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Edward N. Mccoy
117 Brandywine Trail
Carrollton, GA 30117
Anna K. Mccoy
5014 Cambridge Lane
Villa Rica, GA 30180
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 1.4734% interest in Unit 63C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,530.60, plus interest (calculated by multiplying $0.39 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041509

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018776
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
SCOTT B. HAMMERNIK
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Scott B. Hammernik
3719 E Inverness Ave
UNIT 50
Mesa, AZ 85206-3861
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0537% interest in Unit 19 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,530.60, plus interest (calculated by multiplying $0.39 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041533

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018777
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RACHEL COTY; CHRISTOPHER COTY
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Rachel Coty
8307 Crimson King Cir
Baldwinsville, NY 13027-8937
Christopher Coty
8307 CRIMSON KING CIR
Baldwinsville, NY 13027-8937
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.5070% interest in Unit 83 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,174.64, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041531

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 7085510.4
FILE NO.: 26-018805
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
TERRY J. CARR; LINDSEY N. CARR
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Terry J. Carr
546 Highpoint Dr
Smyrna, TN 37167-5221
Lindsey N. Carr
546 Highpoint Dr
Smyrna, TN 37167-5221
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0225% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $24,495.87, plus interest (calculated by multiplying $5.71 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041476

(Continued on next page)

ORANGE COUNTY

NONJUDICIAL PROCEEDING TO FORECLOSE MORTGAGE BY TRUSTEE
CONTRACT NO.: 10032205.1
FILE NO.: 26-018808
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
JENNIFER MICHELLE SIGLER GOODE; DENNY MCKINLEY GOODE
Obligor(s)

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer Michelle Sigler Goode
1801 Royster Rd
Lexington, KY 40516-9705
Denny Mckinley Goode
3783 Briar Hill Rd
Lexington, KY 40516-9711
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 1.5277% interest in Unit 83B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $75,427.06, plus interest (calculated by multiplying $32.49 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1041470

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-020032
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
DONALD M. HEWITT; NANCY S. HEWITT
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Donald M. Hewitt
291 ELMA ST EAST
Listowel, Ontario N4W2E2
Canada
Nancy S. Hewitt
291 Elma St East
Listowel, Ontario N4W2E2
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 33A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,746.81, plus interest (calculated by multiplying $1.38 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041411

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-020090
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
RAQUEL SANZ-ANTOLINO; RAFAEL CASAS-ALCUBILLA
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Raquel Sanz-Antolino
Calle Mauricio Legendre 16
Madrid 28009
Spain
Rafael Casas-Alcubilla
Avenida Concha Espina 32
Madrid 28016
Spain
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1563% interest in Unit 38 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $5,052.13, plus interest (calculated by multiplying $1.96 times the number of days that have elapsed since August 28, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1041543

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Alfred H. Andrieux, deceased, et al.
Defendants. Case No.: 2025-CA-012267-O
Division: 35
Judge Margaret H. Schreiber

_____/

NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.5767% interest in Unit 27B of the at at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 4025706.0)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 25, 2026, in Civil Case No. 2025-CA-012267-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040915

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

_____/

NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.1067% interest in Unit 2B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 13000910.0)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 20, 2026, in Civil Case No. 2024-CA-006679-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
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
11080-1040924

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

_____/

NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.1067% interest in Unit 9A of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 13000910.1)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 24, 2026, in Civil Case No. 2024-CA-007058-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
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
11080-1040923

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

_____/

NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.2144% interest in Unit 7A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto. (Contract No.: 15006323.0)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 24, 2026, in Civil Case No. 2025-CA-005248-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040930

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

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

_____/

NOTICE OF SALE
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 305592-01, an Annual Type, Number of VOI Ownership Points 81000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-305592)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 19, 2026, in Civil Case No. 2025-CA-007063-O, pending in the Circuit Court in Orange County, Florida.
Ella Roberts (FLBN: 75943)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: EKRoberts@mdklegal.com
Attorney for Plaintiff
11080-1041001

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT, IN AND FOR ORANGE COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.: 2025-CA-007102-O
FREEDOM MORTGAGE CORPORATION
PLAINTIFF,
VS.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PRINCE ANDREW EMANUEL A/K/A PRINCE A. EMANUEL, ET AL.,
DEFENDANTS.
NOTICE OF FORECLOSURE SALE
(Please publish in La Gaceta Publishing, Inc)
NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 26th day of August , 2026, and entered in Case No. 2025-CA-007102-O, of the Circuit Court of the Ninth Judicial Circuit in and for Orange County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and CANDY URQUHART A/K/A CANDY NICOLE URQUHART A/K/A CANDY N. URQUHART, UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PRINCE ANDREW EMANUEL A/K/A PRINCE A. EMANUEL, RENEE C. EMANUEL, AND UNKNOWN SPOUSE OF PRINCE ANDREW EMANUEL A/K/A PRINCE A. EMANUEL are defendants. Tiffany M. Russell as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at www.myorangeclerk.realforeclose.com at 11:00 A.M. on the 7th day of October, 2026, the following described property as set forth in said Final Judgment, to wit:
Lot 246, Charlin Park Fourth Addition, according to the plat thereof as recorded in Plat Book 2, Page 96, of the Public Records of Orange County, Florida.
Together with and including that certain 1984 Berk Mobile Home with Vin #FLFL2AE233205866 and #FLFL2BE233205866
Property address: 7546 Sabre Street, Orlando, FL 32822
IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator Orange County, at Human Resources, Orange County Courthouse, 425 N Orange Avenue, Orlando, FL 32801, Phone 407-836-2303 at least 7 days before your scheduled court appearance, or immediately on receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated this 31st day of August, 2026.
By: _/s/_Laurence Barsky
Laurence Barsky
Bar No. 515981
Submitted by:
Tromberg, Miller, Morris & Partners, PLLC
ATTORNEY FOR PLAINTIFF
600 West Hillsboro Boulevard
Suite 600
Deerfield Beach, FL 33441
DESIGNATED PRIMARY E-MAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516
ESERVICE@TMPPLLC.COM
11080-1041021

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

_____/

NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 21, in Unit 0002, in Vistana Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3167, Page 1201, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0002-21A-011716)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 26, 2026, in Civil Case No. 2025-CA-009448-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613

(Continued on next page)

ORANGE COUNTY

Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1041002

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Villages Key West Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against James A. Williamson, deceased, et al.
Defendants. Case No.: 2025-CA-009787-O
Division: 37
Judge Diego M. Madrigal III

_____/
NOTICE OF SALE AS TO COUNT(S) III
Notice is hereby given that on October 27, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 28, in Unit 12506, an Annual Unit Week in Key West Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 8048, Page 0131, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 12506-28A-506441)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 20, 2026, in Civil Case No. 2025-CA-009787-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
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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
11080-1040912

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Villages Key West Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against James A. Williamson, deceased, et al.
Defendants. Case No.: 2025-CA-009787-O
Division: 37
Judge Diego M. Madrigal III

_____/
NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on October 27, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 43, in Unit 16304, an Annual Unit Week in Key West Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 8048, Page 0131, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 16304-43A-500129)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 20, 2026, in Civil Case No. 2025-CA-009787-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
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Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040927

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Springs Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Lolita J. Thompson, deceased, et al.
Defendants. Case No.: 2025-CA-011020-O
Division: 37
Judge Diego M. Madrigal III

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 27, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 12, in Unit 0939, of Vistana Springs Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4052, Page 3241, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 0939-12A-408309)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 20, 2026, in Civil Case No. 2025-CA-011020-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
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Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040929

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Cascades Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Unknown Successor Trustee of the Elwood H. Tallman trust dated September 17, 1997, et al.
Defendants. Case No.: 2025-CA-011071-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 03, in Unit 2575, an Annual Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 2575-03A-042645)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 20, 2026, in Civil Case No. 2025-CA-011071-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040928

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

_____/
NOTICE OF SALE AS TO COUNT(S) IV
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 312231-01, an Annual Type, Number of VOI Ownership Points 90000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-312231)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 20, 2026, in Civil Case No. 2025-CA-011205-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040922

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

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 35, in Unit 23512, an Annual Unit Week in St. Augustine Resort Condominium and Unit Week 35, in Unit 23511, an Annual Unit Week in St. Augustine Resort Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 9820, Page 1488, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 235121-35AP-303707)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 24, 2026, in Civil Case No. 2025-CA-011547-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
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Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040921

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

_____/
NOTICE OF SALE AS TO COUNT(S) III
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 51, in Unit 05302, an Odd Biennial Unit Week in Bella Florida Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 6222, Page 1987, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 05302-51O-703127)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 26, 2026, in Civil Case No. 2025-CA-012253-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040931

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Alfred H. Andrieux, deceased, et al.
Defendants. Case No.: 2025-CA-012267-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.5767% interest in Unit 1B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 3075.1)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 26, 2026, in Civil Case No. 2025-CA-012267-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
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Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040914

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Donna C. Hayward, deceased, et al.
Defendants. Case No.: 2025-CA-012750-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.2892% interest in Unit 13B of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 4025706.1)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 25, 2026, in Civil Case No. 2025-CA-012750-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040917

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Donna C. Hayward, deceased, et al.
Defendants. Case No.: 2025-CA-012750-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE AS TO COUNT(S) III
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 10, in Unit 2224, an Annual Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 2224-10A-047269)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 24, 2026, in Civil Case No. 2025-CA-012744-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1041000

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Cascades Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
R Sanchez Family LLC, a Limited Liability Company, organized and existing under the laws of the State of Arizona, et al.
Defendants. Case No.: 2025-CA-012744-O
Division: 36
Judge Kevin B. Weiss

_____/
NOTICE OF SALE
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 10, in Unit 2224, an Annual Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 2224-10A-047269)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 24, 2026, in Civil Case No. 2025-CA-012744-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040925

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Palm Financial Services, LLC
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Amber Jordan, deceased, et al.
Defendants. Case No.: 2026-CA-000013-O
Division: 48
Judge Brian Sandor

_____/
NOTICE OF SALE AS TO COUNT(S) I
Notice is hereby given that on October 13, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
An undivided 0.2546% interest in Unit 9C of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration') (Contract No.: 10028977.0)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 20, 2026, in Civil Case No. 2026-CA-000013-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040920

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Cascades Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Yaneth M. Hernandez, et al.
Defendants. Case No.: 2026-CA-000407-O
Division: 35
Judge Margaret H. Schreiber

_____/
NOTICE OF SALE
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 42, in Unit 2646, an Even Biennial Unit Week in Vistana Cascades Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 5312, Page 2312, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 2646-42E-018561)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 26, 2026, in Civil Case No. 2026-CA-000407-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040918

(Continued on next page)

ORANGE COUNTY

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Vistana Fountains II Condominium Association, Inc., a Florida Corporation
Plaintiff,
vs.
Douglas R. Eaton, et al.
Defendants. Case No.: 2026-CA-001183-O
Division:
Judge Diego M. Madrigal III

_____/

NOTICE OF SALE
Notice is hereby given that on October 27, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
Unit Week 27, in Unit 1614, an Odd Biennial Unit Week in Vistana Fountains II Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 4598, Page 3299, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration') (Contract No.: 1614-27O-701581)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 20, 2026, in Civil Case No. 2026-CA-001183-O, pending in the Circuit Court in Orange County, Florida.
Jordan A. Zeppetello (FLBN: 1049568)
Michael E. Carleton (FLBN: 1007924)
Jasmin Hernandez (FLBN: 1044494)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: sef-JAZeppetello@mdklegal.com
Attorney for Plaintiff
11080-1040913

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company
Plaintiff,
vs.
Brittany L. Skolnicki, et al.
Defendants. Case No.: 2026-CA-003312-O
Division: 35
Judge Margaret H. Schreiber

_____/

NOTICE OF SALE
Notice is hereby given that on October 20, 2026 at 11:00AM, offer by electronic sale at www.myorangeclerk.realforeclose.com the following described Timeshare Ownership Interest:
VOI Number 331001-01, an Annual Type, Number of VOI Ownership Points 20700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration. (Contract No.: 42-01-331001)
Any person claiming an interest in the surplus from this sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
The sale is being held pursuant to the Final Judgment of Foreclosure, entered on August 25, 2026, in Civil Case No. 2026-CA-003312-O, pending in the Circuit Court in Orange County, Florida.
Jasmin Hernandez (FLBN: 1044494)
Michael E. Carleton (FLBN: 1007924)
Jordan A. Zeppetello (FLBN: 1049568)
Adam B. Hall (FLBN: 1019218)
Maxine Meltzer (FLBN: 119294)
Ella Roberts (FLBN: 75943)
The Manley Law Firm LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
Primary: statee-file@mdklegal.com
Secondary: JHernandez@manleydeas.com
Attorney for Plaintiff
11080-1040926

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

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT UNKNOWN TENANT 1 AND UNKNOWN TENANT 2
To:
UNKNOWN TENANT 1
1748 FRITWELL COURT
OCOEE, FL 34761
UNITED STATES OF AMERICA
UNKNOWN TENANT 2
1748 FRITWELL COURT
OCOEE, FL 34761
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) UNKNOWN TENANT 1 AND UNKNOWN TENANT 2, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Orange County, Florida:
All that certain land situate in Orange County, State of Florida, viz:
Lot 7, Wentworth, according to the plat thereof, as recorded in Plat Book 51, Page(s) 141 through 144, of the Public Records of Orange County, Florida.
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on MAXINE MELTZER, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 21 day of August 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ Sandra Jackson
Deputy Clerk
11080-1041011

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Steven Szeghy, deceased, et al.
Defendants. Case No.: 2026-CA-007185-O
Division: 33
Judge John D.W. Beamer

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) VI,VII AGAINST DEFENDANT
To:
UNKNOWN SUCCESSOR TRUSTEE OF THE LAWRENCE AND EDITH DOBBINS TRUST U/A DATED 11/29/2001
C/O PENNINGTON LAW PLLC
15331 W BELL RD
SURPRISE, AZ 85374-4105
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) , and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 209036-02, an Annual Type, Number of VOI Ownership Points 48000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 209036-02PP-209036
VOI Number 209036-01, an Annual Type, Number of VOI Ownership Points 48000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 209036-01PP-209036
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 5TH day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: LAUREN SCHEIDT
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041072

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against John Steven Szeghy, deceased, et al.
Defendants. Case No.: 2026-CA-007185-O
Division:

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) III AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARY LOUISE GAVIN, DECEASED AND SARA GAVIN, AS POTENTIAL HEIR TO MARY LOUISE GAVIN
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARY LOUISE GAVIN, DECEASED
1234 ELDRIDGE AVE W
SAINT PAUL, MN 55113-5915
UNITED STATES OF AMERICA
SARA GAVIN, AS POTENTIAL HEIR TO MARY LOUISE GAVIN
1234 ELDRIDGE AVE W
SAINT PAUL, MN 55113-5915
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARY LOUISE GAVIN, DECEASED AND SARA GAVIN, AS POTENTIAL HEIR TO MARY LOUISE GAVIN, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 246633-01, an Even Biennial Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 246633-01PE-246633
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 17 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: NALINE BAHADUR
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041079

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Joy Ann Vivian, deceased, et al.
Defendants. Case No.: 2026-CA-007288-O
Division: 33
Judge John D.W. Beamer

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) I AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOY ANN VIVIAN, DECEASED AND JENNIFER FRANSEN, AS POTENTIAL HEIR TO JOY ANN VIVIAN
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOY ANN VIVIAN, DECEASED
17671 DUCK LAKE TRL
EDEN PRAIRIE, MN 55346-3509
UNITED STATES OF AMERICA
JENNIFER FRANSEN, AS POTENTIAL HEIR TO JOY ANN VIVIAN
11853 HARVEST LANE
APARTMENT 8
EDEN PRAIRIE, MT 55347
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOY ANN VIVIAN, DECEASED AND JENNIFER FRANSEN, AS POTENTIAL HEIR TO JOY ANN VIVIAN, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 222726-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 222726-01PP-222726
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JASMIN HERNANDEZ, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 17 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: LAUREN SCHEIDT
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041083

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

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT AUTUMN LYNN STREETMAN, AS POTENTIAL HEIR TO AMBER E. THOMPSON AND POTENTIAL PERSONAL REPRESENTATIVE OF THE ESTATE OF AMBER E. THOMPSON AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST AMBER E. THOMPSON, DECEASED
To:
AUTUMN LYNN STREETMAN, AS POTENTIAL HEIR TO AMBER E. THOMPSON AND POTENTIAL PERSONAL REPRESENTATIVE OF THE ESTATE OF AMBER E. THOMPSON
392 FANNIS CIRCLE
GALLATIN, TN 37066
UNITED STATES OF AMERICA
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST AMBER E. THOMPSON, DECEASED
152 AUTUMN GLEN DR
CARROLLTON, GA 30117-1939
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) AUTUMN LYNN STREETMAN, AS POTENTIAL HEIR TO AMBER E. THOMPSON AND POTENTIAL PERSONAL REPRESENTATIVE OF THE ESTATE OF AMBER E. THOMPSON AND ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST AMBER E. THOMPSON, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
An undivided 0.2967% interest in Unit 6C of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
Contract No.: 16008870.0
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on JORDAN A. ZEPPETELLO, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 17 day of AUGUST , 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: sandra jackson
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041077

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Joao Cesar Fernandes Pessoa, et al.
Defendants. Case No.: 2026-CA-007745-O
Division:
Judge Diego M. Madrigal III

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) II AGAINST DEFENDANT DAVID MITCHELL TENNEN, TRUSTEE OF THE TENNEN FAMILY TRUST DATED SEPTEMBER 12, 2006
To:
DAVID MITCHELL TENNEN, TRUSTEE OF THE TENNEN FAMILY TRUST DATED SEPTEMBER 12, 2006
1259 CALLE CERRITO
SANTA BARBARA, CA 93101-4906
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) DAVID MITCHELL TENNEN, TRUSTEE OF THE TENNEN FAMILY TRUST DATED SEPTEMBER 12, 2006, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 225533-01, an Odd Biennial Type, Number of VOI Ownership Points 44000 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 225533-01PO-225533
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 17 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ SANDRA JACKSON
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041073

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Sheraton Flex Vacations, LLC, a Florida Limited Liability Company
Plaintiff,
vs.
Sanoma Normington Evans, et al.
Defendants. Case No.: 2026-CA-007984-O
Division: 40
Judge John E. Jordan

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AGAINST DEFENDANT SANOMA NORMINGTON EVANS AND PAUL JOHN NORMINGTON EVANS
To:
SANOMA NORMINGTON EVANS
ST EDMUNDS STEYNING ROAD ROTTINGDEAN
BRIGHTON BN2 7GA
UNITED KINGDOM
PAUL JOHN NORMINGTON EVANS
ST. EDMUNDS STEYNING ROAD
BRIGHTON BN2 7GA
UNITED KINGDOM
and all parties claiming interest by, through, under or against Defendant(s) SANOMA NORMINGTON EVANS AND PAUL JOHN NORMINGTON EVANS, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 242999-01, an Odd Biennial Type, Number of VOI Ownership Points 95700 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 42-01-242999
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service

(Continued on next page)

on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 13 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: /s/ RASHEDA THOMAS
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041074

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT,
IN AND FOR ORANGE COUNTY, FLORIDA
Flex Vacations Owners Association, Inc., a Florida Corporation
Plaintiff,
vs.
Any and All Unknown Parties who claim an interest as spouse, heirs, devisees, grantees, assignees, lienors, creditors, trustees, personal representatives, administrators or as other claimants, by, through, under or against Rebecca I. Porterfield, deceased, et al.
Defendants. Case No.: 2026-CA-008014-O
Division: 34
Judge Tanya Davis Wilson

_____/

PUBLISH 2 CONSECUTIVE WEEKS
NOTICE OF ACTION AS TO COUNT(S) IV AGAINST DEFENDANT ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CYNTHIA JEAN HORSCH, DECEASED
To:
ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CYNTHIA JEAN HORSCH, DECEASED
1271 BAY ROCKYFORD RD
HARTSFIELD, GA 31756-1823
UNITED STATES OF AMERICA
and all parties claiming interest by, through, under or against Defendant(s) ANY AND ALL UNKNOWN PARTIES WHO CLAIM AN INTEREST AS SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, PERSONAL REPRESENTATIVES, ADMINISTRATORS OR AS OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CYNTHIA JEAN HORSCH, DECEASED, and all parties having or claiming to have any right, title or interest in the property herein described;
YOU ARE NOTIFIED that an action to enforce a lien on the following described property in Orange County, Florida:
VOI Number 301339-01, an Annual Type, Number of VOI Ownership Points 25800 in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("Declaration"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.
Contract No.: 301339-01PP-301339
has been filed against you; and you are required to serve a copy of your written defenses, if any, to it on ELLA ROBERTS, Plaintiff's attorney, P. O. Box 165028, Columbus, OH 43216-5028, within thirty (30) days after the first publication of this Notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
WITNESS my hand and seal of this Court on the 17 day of AUGUST, 2026.
TIFFANY MOORE RUSSELL
CLERK OF THE CIRCUIT COURT
ORANGE COUNTY, FLORIDA
By: NALINE BAHADUR
Deputy Clerk
NOTICE TO PERSONS WITH DISABILITIES
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact ADA Coordinator, Human Resources, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida, (407) 836-2303, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
FOR PUBLICATION – RETURN TO COPY:
THE MANLEY LAW FIRM LLC
11080-1041081

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

_____/

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

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Vistana Spa Condominium Association, Inc., a Florida Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Vistana Spa Condominium described as: Unit Week (See Exhibit A- Week), in Unit (See Exhibit A-Unit), an (See Exhibit A-Type) Unit Week in Vistana Spa Condominium, pursuant to the Declaration of Condominium as recorded in Official Records Book 3677, Page 0335, Public Records of Orange County, Florida and all amendments thereof and supplements thereto ('Declaration').. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Jasmin Hernandez, Esq. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: James H. Brogan, 77 W 10TH ST, Jim Thorpe, PA 18229-1731; WEEK: 03; UNIT: 0624; TYPE: Annual; TOTAL: $6,738.78; PER DIEM: $2.13; NOTICE DATE: August 25, 2026 File Numbers: 26-006733
MDK-119448

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Flex Collection Owners Association, Inc., a Florida Nonprofit Corporation for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Flex Collection Vacation Ownership Plan described as: VOI Number: (See Exhibit A-VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points: (See Exhibit A-Points), in the Flex Collection Trust and includes an equity interest in the Trust Association, together with its appurtenances including use rights in the Trust Property and ownership in the Trust Association all according to the Flex Collection Vacation Ownership Plan, and subject to the Flex Collection Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records at Document No. 20170606632, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to that certain FLEX COLLECTION TRUST AGREEMENT, as described in the Memorandum of Trust as recorded in Official Records at Document No. 20170606633, and further subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Wu Shi, 3855 MAGNOLIA DR, Palo Alto, CA 94306-3232 and Qiaochu Zhu, 1749 OXFORD ST, APT 12, Berkeley, CA 94709-1678; VOI: 507082-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: $1,370.29; PER DIEM: $0.29; NOTICE DATE: August 25, 2026 File Numbers: 26-015599
MDK-119439

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jacob Martinez
34 S Cedar Ave
Maple Shade, NJ 08052-1710
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.3070% interest in Unit 102D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $11,668.45, plus interest (calculated by multiplying $4.43 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040684

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michael Russell Labruzzy
242 FAIRVIEW TRL
Byhalia, MS 38611-7314
Melissa Lee Labruzzy
242 Fairview Trail
Byhalia, MS 38611
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.5003% interest in Unit 17A of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $15,935.24, plus interest (calculated by multiplying $3.77 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040685

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Emmanuel Borrero
69 W Arthur Pl
Iselin, NJ 08830-1146
Jaclyn T. Borrero
69 W Arthur Pl
Iselin, NJ 08830-1146
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.0169% interest in Unit 12 of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $15,005.90, plus interest (calculated by multiplying $7.38 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040655

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Michelle L. Poltrock
990 CHIMNEY RIDGE DR
Springfield, NJ 07081-3702
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Villas at Disney's Grand Floridian Resort described as:
An undivided 0.2669% interest in Unit 9B of the Villas at Disney's Grand Floridian Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10545, Page 3964, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $15,529.76, plus interest (calculated by multiplying $4.00 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040760

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Shane Davis
3776 Howard Hughes Pkwy
1-532
Las Vegas, UT 89169-0937
Jennifer Davis
3776 howard hughes pkway
1-523
las vegas, NV 89169
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1483% interest in Unit 1K of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of

(Continued on next page)

ORANGE COUNTY

the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $10,860.54, plus interest (calculated by multiplying $3.49 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040682

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

_____/

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

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Juan Orduno, 307 LOY DRIVE, San Antonio, TX 78228; VOI: H-575541; TYPE: Annual; POINTS: 750; TOTAL: $21,319.08; PER DIEM: $6.96; NOTICE DATE: August 28, 2026 OBLIGOR: Aaron K. Sarff, 716 N FAIRGROUND WAY, Elmwood, IL 61529 and Rachel R. Sarff, 716 N FAIRGROUND WAY, Elmwood, IL 61529; VOI: H-575717; TYPE: Annual; POINTS: 1500; TOTAL: $35,158.28; PER DIEM: $11.08; NOTICE DATE: August 28, 2026 OBLIGOR: William Clyaton Miller, AKA William Clayton Miller, 12002 SUMMERTIME DRIVE, Willis, TX 77318 and Monica Monique Gonzalez, 12002 SUMMERTIME DRIVE, Willis, TX 77318; VOI: H-575780; TYPE: Annual; POINTS: 2210; TOTAL: $57,754.31; PER DIEM: $16.94; NOTICE DATE: August 28, 2026 OBLIGOR: Georgina Cortes Reyes, 230 EAST 102ND STREET #11C, New York, NY 10029 and Miguel A. Torres Jr., 230 EAST 102ND STREET #11C, New York, NY 10029; VOI: H-581104; TYPE: Annual; POINTS: 660; TOTAL: $17,932.70; PER DIEM: $5.98; NOTICE DATE: August 28, 2026 OBLIGOR: Isabel Constentina Juarez Montalvo, 1102 WEST AVENUE D, Temple, TX 76504 and Martin Rodriguez Ortega, 1102 WEST AVENUE D, Temple, TX 76504; VOI: H-581822; TYPE: Annual; POINTS: 660; TOTAL: $18,237.75; PER DIEM: $6.55; NOTICE DATE: August 28, 2026 File Numbers: 26-016685, 26-016686, 26-016687, 26-016661, 26-016662
MDK-119456

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

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

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by HPC Developer, LLC, a Delaware limited liability company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Hyatt Portfolio Club described as: VOI Number(s): (See Exhibit A- VOI), VOI Type (See Exhibit A-Type), Number of VOI Ownership Points (See Exhibit A-Points) in the HPC Club Ownership Plan, according and subject to the HPC Club Declaration of Vacation Ownership Plan ('Declaration'), as recorded as Instrument Number 20170358914 in the Public Records of Orange County, Florida, and all amendments and supplements thereto.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Michael R. Hipp, 8381 DAVIS BLVD, UNIT 210, North Richland Hills, TX 76182 and Lynne C. Hipp, 8381 DAVIS BLVD, UNIT 210, North Richland Hills, TX 76182; VOI: 50-13494; TYPE: Annual; POINTS: 660; TOTAL: $10,716.66; PER DIEM: $3.56; NOTICE DATE: August 28, 2026 OBLIGOR: Chad Albert Schneider, 3002 COUNTY ROAD 323, Palacios, TX 77465 and Carolyn Ramirez Schneider, 3002 COUNTY ROAD 323, Palacios, TX 77465; VOI: 50-20536; TYPE: Annual; POINTS: 1500; TOTAL: $32,911.21; PER DIEM: $8.34; NOTICE DATE: August 28, 2026 OBLIGOR: Carla Dennise Humphrey, 23494 COUNTY ROAD 140, Bedias, TX 77831; VOI: H-575802; TYPE: Annual; POINTS: 4400; TOTAL: $90,790.82; PER DIEM: $30.20; NOTICE DATE: August 28, 2026 OBLIGOR: Clement Olajide Aina, 2403 LONDON MILLS COURT, Katy, TX 77494 and Desarae Lemae-Elise Aina, 2403 LONDON MILLS COURT, Katy, TX 77494; VOI: H-575883; TYPE: Annual; POINTS: 750; TOTAL: $20,031.05; PER DIEM: $6.85; NOTICE DATE: August 28, 2026 OBLIGOR: Allen Ray Taylor, C/O STONEGATE LAW FIRM, PO BOX 456, Green, OH 44232 and Margaret Eldred Graf, C/O STONEGATE LAW FIRM, PO BOX 456, Green, OH 44232; VOI: H-576176; TYPE: Annual; POINTS: 2210; TOTAL: $52,632.33; PER DIEM: $14.75; NOTICE DATE: August 28, 2026 File Numbers: 26-016669, 26-016679, 26-016688, 26-016690, 26-016691
MDK-119447

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

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only

(Continued on next page)

upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Edward Vincent Cain, 7401 BOYD CT, Easton, MD 21601-4851 and Kathaleen Mary Lhotsky Cain, 7401 BOYD CT, Easton, MD 21601-4851; VOI: 276576-01; TYPE: Annual; POINTS: 110000; TOTAL: $21,944.43; PER DIEM: $6.72; NOTICE DATE: August 26, 2026 OBLIGOR: Yamile Mesa Sandoval, TORRE 10 CALLE 66 59 31 APT 1204, Bogota 111221 Colombia and Gilberto Enrique Jaramillo Vega, TORRE 10 CALLE 66 59 31 APT 1204, Bogota 111221 Colombia; VOI: 279376-01; TYPE: Annual; POINTS: 44000; TOTAL: $11,475.06; PER DIEM: $4.05; NOTICE DATE: August 26, 2026 OBLIGOR: Claudia Andrea Moraga Fuenzalida, RANCHO LOMAS VERDES PANCELA 64, Puerto Varas 5550000 Chile and Jaime Felipe Ubilla Pavez, RANCHO LOMAS VENDES PANCELA 64, Puente Varas 5550000 Chile; VOI: 322531-01; TYPE: Annual; POINTS: 44000; TOTAL: $17,331.95; PER DIEM: $6.23; NOTICE DATE: August 26, 2026 OBLIGOR: Shelly Ann Leveridge, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145; VOI: 323974-01; TYPE: Annual; POINTS: 67100; TOTAL: $27,276.38; PER DIEM: $6.55; NOTICE DATE: August 26, 2026 OBLIGOR: Perla Brumatti, Av Amocim Leite 1173, Sao Mateus 29934-615 Brazil and Alexandre Alves De Oliveira Brumatti, Av Amocim Leite 1173, Sao Mateus 29934-615 Brazil; VOI: 328119-01; TYPE: Annual; POINTS: 25800; TOTAL: $12,709.90; PER DIEM: $4.45; NOTICE DATE: August 26, 2026 File Numbers: 26-016950, 26-016951, 26-016974, 26-016986, 26-016849
MDK-119453

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Rozalind Joyce Sutton, 6064 HILLVALE CHASE, Lithonia, GA 30058-1876; VOI: 284377-01; TYPE: Annual; POINTS: 25800; TOTAL: $9,269.68; PER DIEM: $2.87; NOTICE DATE: August 27, 2026 OBLIGOR: Michael W. Lyman, 1722 STATE RD, Plymouth, MA 02360-7106 and Christine Lyman, 1722 STATE RD, Plymouth, MA 02360-7106; VOI: 321708-01; TYPE: Annual; POINTS: 220000; TOTAL: $80,693.99; PER DIEM: $27.08; NOTICE DATE: August 27, 2026 OBLIGOR: Jose Heriberto Rivera, 5425 SW 202ND CT, Dunnellon, FL 34431 and Nitza Elena Rivera, 5425 SW 202ND CT, Dunnellon, FL 34431; VOI: 322935-01; TYPE: Annual; POINTS: 56300; TOTAL: $21,471.76; PER DIEM: $5.16; NOTICE DATE: August 27, 2026 OBLIGOR: Barbara Jean Higgins, 133 LIBERTY ST, Concord, NH 03301 and Kenneth Latham Banzhoff, 133 LIBERTY ST, Concord, NH 03301; VOI: 323232-01; TYPE: Annual; POINTS: 81000; TOTAL: $28,663.25; PER DIEM: $6.93; NOTICE DATE: August 27, 2026 OBLIGOR: Jose Raul Lainez Santos, 4708 COURTNEY LN APT A, Raleigh, NC 27616; VOI: 329678-01; TYPE: Annual; POINTS: 56300; TOTAL: $23,708.34; PER DIEM: $5.71; NOTICE DATE: August 27, 2026 File Numbers: 26-016954, 26-016970, 26-016979, 26-016982, 26-016854
MDK-119443

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Edwin Dagda Pando, 520 south almond st, Pecos, TX 79772; VOI: 248886-01; TYPE: Annual; POINTS: 44000; TOTAL: $8,271.13; PER DIEM: $2.82; NOTICE DATE: August 26, 2026 OBLIGOR: Milagro D. Cruz Mejia, 10504 CAPTAIN HOOK CIR, Thonotosassa, FL 33592; VOI: 324006-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,501.51; PER DIEM: $6.30; NOTICE DATE: August 26, 2026 OBLIGOR: Melody Nicole Isenhour, C/O CONNOR LAW, 1501 BELLE ISLE AVE STE 110, Mount Pleasant, SC 29464 and Matthew McKinley Fowler, C/O CONNOR LAW, 1501 BELLE ISLE AVE STE 110, Mount Pleasant, SC 29464; VOI: 326258-01; TYPE: Annual; POINTS: 67100; TOTAL: $22,593.56; PER DIEM: $5.45; NOTICE DATE: August 26, 2026 OBLIGOR: Pierre P. Green, 23 TEAL COURT, Delanco, NJ 08075 and Annette Green, 23 TEAL COURT, Delanco, NJ 08075; VOI: 332154-01; TYPE: Annual; POINTS: 30500; TOTAL: $15,021.66; PER DIEM: $4.80; NOTICE DATE: August 26, 2026 OBLIGOR: Michelle Elaine Scott-Reed, C/O SUSSMAN ASSOCIATES, 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145; VOI: 334656-01; TYPE: Annual; POINTS: 168000; TOTAL: $82,632.64; PER DIEM: $27.85; NOTICE DATE: August 26, 2026 File Numbers: 26-016932, 26-016987, 26-016999, 26-016867, 26-016884
MDK-119441

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Shawn Mohammad Bashir, 34115 N WOODED GLEN DR, Grayslake, IL 60030; VOI: 317035-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,063.28; PER DIEM: $6.14; NOTICE DATE: August 27, 2026 OBLIGOR: Lucy Velez Colon, 5420 WILMINGTON CR APT 103, Lakeland, FL 33813; VOI: 322961-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,272.84; PER DIEM: $3.86; NOTICE DATE: August 27, 2026 OBLIGOR: Dwaine K. Brooks, 198 RUSTY PLANK AVE, Las Vegas, NV 89148 and Linda V. Brooks, 198 RUSTY PLANK AVE, Las Vegas, NV 89148-4440; VOI: 332452-01; TYPE: Annual; POINTS: 343000; TOTAL: $137,660.69; PER DIEM: $46.21; NOTICE DATE: August 27, 2026 OBLIGOR: Dana Lamar Johnson, 570 CHIPPEWA ST, Mount Clemens, MI 48043 and Roshawn Denae Martin, 570 CHIPPEWA ST, Mount Clemens, MI 48043; VOI: 333110-01; TYPE: Annual; POINTS: 25800; TOTAL: $14,846.79; PER DIEM: $5.13; NOTICE DATE: August 27, 2026 OBLIGOR: Leitcha A. Easton, 733 JEROME ST, Brooklyn, NY 11207 and Devaun S. James, 10 CYPRESS CT FL 1, Brooklyn, NY 11208; VOI: 333853-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,086.02; PER DIEM: $3.82; NOTICE DATE: August 27, 2026 File Numbers: 26-016845, 26-016980, 26-016868, 26-016872, 26-016880
MDK-119430

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Daniel William Matechak, 142 LIDY RD, Dupont, PA 18641 and Deanna Dawn Matechak, 142 LIDY RD, Dupont, PA 18641; VOI: 333373-01; TYPE: Annual; POINTS: 265000; TOTAL: $99,594.03; PER DIEM: $33.82; NOTICE DATE: August 26, 2026 OBLIGOR: Danisel Fleitas, 6410 W CLIFTON STREET, Tampa, FL 33634; VOI: 335782-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,418.20; PER DIEM: $4.29; NOTICE DATE: August 26, 2026 File Numbers: 26-016958, 26-016850, 26-016869, 26-016875, 26-016888
MDK-119436

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Carol A. Habershon, 399 MAIN ST, Cromwell, CT 06416-2310; VOI: 238839-01, 238839-02, 238839-03, 238839-04, 238839-05; TYPE: Annual, Annual, Annual, Annual, Annual; POINTS: 44000, 44000, 44000, 44000, 33000; TOTAL: $16,749.67; PER DIEM: $5.28; NOTICE DATE: August 26, 2026 OBLIGOR: Chrystal D. Edmonds, 324 HUDSON WOODS RD, Pittsboro, NC 27312; VOI: 316571-01; TYPE: Annual; POINTS: 183000; TOTAL: $66,305.65; PER DIEM: $21.20; NOTICE DATE: August 26, 2026 OBLIGOR: Howard Geddings, 1377 E FLORENCE BLVD PMB151-96, Casa Grande, AZ 85122 and Lydia E. Geddings, 1377 E. FLORENCE BLVD PMB 151-96, Casa Grande, AZ 85222-0217; VOI: 333465-01; TYPE: Odd Biennial; POINTS: 25000; TOTAL: $9,166.53; PER DIEM: $3.16; NOTICE DATE: August 26, 2026 OBLIGOR: Lillie Mae W. Davis, 4485 WRANGLER TRL, Sumter, SC 29150 and Donald Leon Davis, 4485 WRANGLER TRL, Sumter, SC 29150; VOI: 334626-01; TYPE: Annual; POINTS: 20700; TOTAL: $10,643.09; PER DIEM: $3.56; NOTICE DATE: August 26, 2026 OBLIGOR: Elias Daniel Cruz Calderon, 869 COTTON BAR DY APT 302, West Palm Beach, FL 33406 and Ashly Marie Rodriguez, 869 COTTON BAY DR APT 302, West Palm Beach, FL 33406; VOI: 335052-01; TYPE: Annual; POINTS: 44000; TOTAL: $22,333.54; PER DIEM: $8.12; NOTICE DATE: August 26, 2026 File Numbers: 26-016927, 26-016843, 26-016877, 26-016883, 26-016886
MDK-119435

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Anderson Azevedo Dutra, Rio De Janeiro, 868-Vila Mendonca Aracatuba Sp. Ctp:, Aracatuba 16015 150 Brazil and Helena Cordeiro Barroso, RIO DE JANEIRO, 868-VILA MENDONCA ARACATUBA SP. CTP:, Aracatuba 16015 150 Brazil and Lais Barroso Dutra, 1504 OSCAR FREIRE STREET APTO:115, Sao Paulo 005409010 Brazil; VOI: 233108-01; TYPE: Annual; POINTS: 100000; TOTAL: $4,821.16; PER DIEM: $1.32; NOTICE DATE: August 27, 2026 OBLIGOR: Jose Daniel Cruz, 18334 CATO CT, Triangle, VA 22172-1301 and Gladis C Portillo Machado, 18334 CATO CT, Triangle, VA 22172-1301; VOI: 267336-01; TYPE: Annual; POINTS: 50000; TOTAL: $5,380.56; PER DIEM: $1.52; NOTICE DATE: August 27, 2026

(Continued on next page)

OBLIGOR: Jorge Antonio Rojas Tejo, Rua Jardim Ipanema, 203 Pitangueiras, Lauro De Freitas 042701830 Brazil and Edilene Fonseca Brasil, RUA JARDIM IPANEMA, 203 PITANGUEIRAS, Lauro De Freitas 042701830 Brazil; VOI: 288813-01, 288813-02; TYPE: Annual, Annual; POINTS: 81000, 81000; TOTAL: $49,494.22; PER DIEM: $15.53; NOTICE DATE: August 27, 2026 OBLIGOR: John Christopher Haynes, 4107 PLYMBRIDGE LN, Woodbridge, VA 22192 and Beth Anne Haynes, 4107 PLYMBRIDGE LN, Woodbridge, VA 22192; VOI: 324574-01; TYPE: Annual; POINTS: 119000; TOTAL: $56,013.73; PER DIEM: $18.64; NOTICE DATE: August 27, 2026 OBLIGOR: Anderson Olivares De Oliveira, AV SANTA FE 462 TORRE B DEPTO 2206, Mexico City 05348 Mexico and Margareth Grigini Martins De Oliveira, AV SANTA FE 462 TORRE B DEPTO 2206, Mexico City 05348 Mexico; VOI: 326178-01; TYPE: Annual; POINTS: 30000; TOTAL: $14,418.52; PER DIEM: $5.15; NOTICE DATE: August 27, 2026 File Numbers: 26-016924, 26-016939, 26-016898, 26-016989, 26-016997
MDK-119454

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

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Richard A. Lipp, 7 SCHILLER ST, Hicksville, NY 11801-2611; VOI: 221866-01; TYPE: Even Biennial; POINTS: 67100; TOTAL: $894.81; PER DIEM: $0.11; NOTICE DATE: August 26, 2026 OBLIGOR: Jaime D. Guzman, 182 BROADWAY, Verplanck, NY 10596-7707; VOI: 236353-01; TYPE: Odd Biennial; POINTS: 81000; TOTAL: $6,066.42; PER DIEM: $1.89; NOTICE DATE: August 26, 2026 OBLIGOR: Erica Lyn Sinclair, C/O Sussman Assocites Law Firm, 410 S Rampart BLVD, Las Vegas, NV 89145; VOI: 257871-01; TYPE: Annual; POINTS: 44000; TOTAL: $9,211.07; PER DIEM: $3.03; NOTICE DATE: August 26, 2026 OBLIGOR: Michelle Legardo, 180 BRAYMORE BLVD, Scarborough M1B2G8 Canada and Joel Jimenez, 180 BRAYMORE BLVD, Scarborough M1B2G8 Canada; VOI: 322893-01; TYPE: Annual; POINTS: 25800; TOTAL: $13,658.61; PER DIEM: $4.37; NOTICE DATE: August 26, 2026 OBLIGOR: Telly Hubert Trawick, 12 BEECHWOOD TERRACE, West Orange, NJ 07052 and Wagenia E. Jones, 12 BEECH WOOD TERRANCE, West Orange, NJ 07052; VOI: 329875-01; TYPE: Annual; POINTS: 44000; TOTAL: $18,069.24; PER DIEM: $6.50; NOTICE DATE: August 26, 2026 File Numbers: 26-016921, 26-016925, 26-016935, 26-014074, 26-016855
MDK-119427

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Yara Mayra Garcia, 4640 TREVINO DR NE, Roanoke, VA 24019-5866 and Maria Concepcion Ochoa Villegas, 4640 TREVINO DR NE, Roanoke, VA 24019-5866; VOI: 250454-01; TYPE: Annual; POINTS: 25800; TOTAL: $4,603.21; PER DIEM: $1.42; NOTICE DATE: August 27, 2026 OBLIGOR: Melinda Alicia Matos, 2111 TWISTED CREEK LANE, Auburn, GA 30011 and Luis Matos Jr, 2111 TWISTED CREEK LANE, Auburn, GA 00011; VOI: 314426-01; TYPE: Annual; POINTS: 56300; TOTAL: $24,296.71; PER DIEM: $7.57; NOTICE DATE: August 27, 2026 OBLIGOR: Kimberly Yvonne Bolton, 8710 WINDSOR MILL RD, Baltimore, MD 21244; VOI: 319093-01; TYPE: Annual; POINTS: 20700; TOTAL: $11,375.75; PER DIEM: $3.62; NOTICE DATE: August 27, 2026 OBLIGOR: Paul Bordone Bacarella, 149-47 11TH AVENUE, Whitestone, NY 11357 and Maria Bordone, 14947 11TH AVE, Whitestone, NY 11357-1720; VOI: 326485-01; TYPE: Annual; POINTS: 114000; TOTAL: $33,746.78; PER DIEM: $11.16; NOTICE DATE: August 27, 2026 OBLIGOR: Nicholas Del Campo Jr., 9 Queens Ct, Rehoboth, DE 19971 and Cynthia Lee Del Campo, 9 Queens Ct, Rehoboth, DE 19971; VOI: 327981-01; TYPE: Annual; POINTS: 343000; TOTAL: $103,636.80; PER DIEM: $34.60; NOTICE DATE: August 27, 2026 File Numbers: 26-016933, 26-016835, 26-016960, 26-017001, 26-016848
MDK-119437

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Victor J. Y Deleon, 13238 NANCY CT, Woodbridge, VA 22193-4101 and Scarlette L. Deleon, 13238 NANCY CT, Woodbridge, VA 22193-4101; VOI: 251637-01; TYPE: Annual; POINTS: 81000; TOTAL: $8,200.90; PER DIEM: $2.35; NOTICE DATE: August 26, 2026 OBLIGOR: Anthony Lavon West, 1043 LESLIE ST, Moncks Corner, SC 29461 and Keisha Denise West, 1043 LESLIE ST, Moncks Corner, SC 29461; VOI: 321134-01; TYPE: Annual; POINTS: 37000; TOTAL: $15,456.71; PER DIEM: $4.97; NOTICE DATE: August 26, 2026 OBLIGOR: Fredrick Wilson Jr, 6463 PINEWOOD DR, Orlando, FL 32822 and Karen Althea Hanson, 6463 PINEWOOD DR, Orlando, FL 32822; VOI: 330097-01; TYPE: Annual; POINTS: 137000; TOTAL: $42,936.65; PER DIEM: $14.18; NOTICE DATE: August 26, 2026 OBLIGOR: Paulette L. Booker, 820 CARSON STREET, New Castle, PA 16101 and Karl Eugene Booker, 820 CARSON STREET, New Castle, PA 16101; VOI: 330206-01; TYPE: Annual; POINTS: 37000; TOTAL: $14,473.33; PER DIEM: $4.86; NOTICE DATE: August 26, 2026 OBLIGOR: Danielle T. Ragucci, 148 FINGERBOARD RD, Staten Island, NY 10305; VOI: 333113-01; TYPE: Annual; POINTS: 20700; TOTAL: $12,343.91; PER DIEM: $4.19; NOTICE DATE: August 26, 2026 File Numbers: 26-016934, 26-016965, 26-016856, 26-016857, 26-016873
MDK-119433

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Yanuar Herry Susanto, 2701 REA RD, Charlotte, NC 28226; VOI: 261396-01; TYPE: Annual; POINTS: 20700; TOTAL: $4,882.26; PER DIEM: $1.44; NOTICE DATE: August 27, 2026 OBLIGOR: Edmar Udo Klein, Rua Manoel Eufrasio, 279 Apto 1002- Bairro Juveve, Curitiba/pr 80030-440 Brazil and Camila Cristina Da Silva Klein, RUA MANOEL EUFRASIO, 279 APTO 1002- BAIRRO JUVEVE, Curitiba/pr 80030-440 Brazil; VOI: 274372-01; TYPE: Annual; POINTS: 100000; TOTAL: $22,384.73; PER DIEM: $7.63; NOTICE DATE: August 27, 2026 OBLIGOR: Jaime Alberto Silva Ponce, 5720 TUCKERMAN ST., Riverdale, MD 20737; VOI: 317218-01; TYPE: Annual; POINTS: 37000; TOTAL: $16,554.78; PER DIEM: $5.31; NOTICE DATE: August 27, 2026 OBLIGOR: Alejandro Arias Martinez, CIRCUITO TOLEDO MZ13 LT27, Playa Del Carmen 77725 Mexico and Adriana Salmeron Zarate, CIRCUITO TOLEDO MZ13 LT27, Playa Del Carmen 77725 Mexico; VOI: 327185-01; TYPE: Annual; POINTS: 138000; TOTAL: $51,250.14; PER DIEM: $18.81; NOTICE DATE: August 27, 2026 OBLIGOR: Margaret Whitelaw, 4 DUNKELD RD, Dagenham RM82PR United Kingdom and Saranna Michelle Louisa Maynard, 13 BRIXHAM GARDENS, Ilford IG39BA United Kingdom; VOI: 332813-01; TYPE: Annual; POINTS: 30000; TOTAL: $14,665.39; PER DIEM: $4.68; NOTICE DATE: August 27, 2026 File Numbers: 26-016937, 26-016946, 26-016956, 26-017004, 26-016870
MDK-119455

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Irma Alquicira Zamorano, CANAL 27 NO 4, COLONIA BARRIO 18 XOCHIMILCO, Ciudad De Mexico 16034 Mexico and Alejandro Robles Mendoza, CANAL 27 NO 4 COLONIA BARRIO 18, XOCHIMILCO, Ciudad De Mexico 16034 Mexico and Araceli Alquicira Zamorano, CANAL 27 NO 4, COLONIA BARRIO 18 XOCHIMILCO, Ciudad De Mexico 16034 Mexico; VOI: 269163-01; TYPE: Annual; POINTS: 67100; TOTAL: $12,050.04; PER DIEM: $3.61; NOTICE DATE: August 28, 2026 OBLIGOR: Lorimar Morillo, 381 UNION VALLEY RD, Mahopac, NY 10541 and Jason L. Ortiz, 381 UNION VALLEY RD, Mahopac, NY 10541; VOI: 320169-01; TYPE: Annual; POINTS: 86000; TOTAL: $31,440.10; PER DIEM: $9.16; NOTICE DATE: August 28, 2026 OBLIGOR: Marie Angela Fitz-Henley, 16339 SW 54TH CT, Miramar, FL 33027 and Michael Samuel Fitz-Henley, 16339 SW 54TH CT, Miramar, FL 33027; VOI: 322838-01; TYPE: Annual; POINTS: 68000; TOTAL: $33,800.66; PER DIEM: $11.01; NOTICE DATE: August 28, 2026 OBLIGOR: Andre Patrick Mentus, 2001 SKYBROOKE BLVD, Lutz, FL 33558 and Sherin Mentus, 2001 SKYBROOKE BLVD, Lutz, FL 33558; VOI: 326343-01; TYPE: Annual; POINTS: 20700; TOTAL: $10,398.55; PER DIEM: $3.61; NOTICE DATE: August 28, 2026 OBLIGOR: Bertha Amelia Munares Tapia Viuda De Urquizo, CALLE ARTHUR RUBINSTEIN 198 DPTO 101 SAN BORJA, Lima 15037 Peru and Bertha Amelia Urquizo Munares, CALLE ARTHUR RUBINSTEIN 198 DPTO 101 SAN BORJA, Lima 15037 Peru; VOI: 331913-01; TYPE: Annual; POINTS: 81000; TOTAL: $35,541.94; PER DIEM: $12.90; NOTICE DATE: August 28, 2026 File Numbers: 26-016941, 26-016961, 26-016978, 26-017000, 26-016865
MDK-119446

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Craig Stephen Pirrello, C/O STONEGATE LAW, P.O. BOX 456, Green, OH 44232 and Katherine Christine Pirrello, 1365 E MCVICAR AVE, Kingman, AZ 86409; VOI: 282294-01; TYPE: Annual; POINTS: 39000; TOTAL: $14,432.27; PER DIEM: $4.84; NOTICE DATE: August 26, 2026 OBLIGOR: Carmen Dolores Lopez Irizarry, Alturas De Mayaguez 3313 M 14 Farrallon, Mayaguez, PR 00680 Puerto Rico; VOI: 314477-01; TYPE: Annual; POINTS: 81000; TOTAL: $39,029.10; PER DIEM: $12.58; NOTICE DATE: August 26, 2026 OBLIGOR: Joel Teles Correa De Oliveira, RUA ESTRELA DA MANHA 80 BAIRRO VALE DOS CRISTAIS, Nova Lima 34008-095 Brazil and Seleida Aparecida De Menezes Teles, RUA ESTRELA DA MANHA 80 BAIRRO VALE DOS CRISTAIS, Nova Lima 34008-095 Brazil; VOI: 316297-01; TYPE: Annual; POINTS: 56300; TOTAL: $24,265.75; PER DIEM: $8.76; NOTICE DATE: August 26, 2026 OBLIGOR: Charles Gerry Lindsay, C/O

(Continued on next page)

DC CAPITAL LAW, 700 12TH ST NW STE 700, Washington Dc, DC 20005 and Cheryl Lee Avent, C/O DC CAPITAL LAW, 700 12TH ST NW STE 700, Washington Dc, DC 20005; VOI: 317866-01; TYPE: Annual; POINTS: 67100; TOTAL: $31,361.57; PER DIEM: $10.36; NOTICE DATE: August 26, 2026 OBLIGOR: Magbieny Rosario Castillo, Calle Julio Cesor Martniez No.18 Alma Rosa I, Santo Domingo Este 11505 Dominican Republic and Israel Elias Ballonet Garcia, Calle Julio Cesor Martinez No.18 Alma Rosa I, Santo Domingo Este 11505 Dominican Republic; VOI: 323347-01; TYPE: Annual; POINTS: 56300; TOTAL: $21,493.64; PER DIEM: $7.81; NOTICE DATE: August 26, 2026 File Numbers: 26-016952, 26-016836, 26-016841, 26-016959, 26-016983
MDK-119442

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Kamal M. Alhassan, 1022 6TH ST, Petersburg, VA 23803-5244; VOI: 260964-01; TYPE: Annual; POINTS: 20700; TOTAL: $5,259.83; PER DIEM: $1.55; NOTICE DATE: August 27, 2026 OBLIGOR: Tiffany Carol Rich, 3428 SONG SPARROW DR, Wake Forest, NC 27587-4800; VOI: 282634-01; TYPE: Annual; POINTS: 44000; TOTAL: $13,373.63; PER DIEM: $4.19; NOTICE DATE: August 27, 2026 OBLIGOR: Robert W. Durham, 120 HEDGEWOOD DR, Mooresville, NC 28115 and Melissa M. Durham, 120 HEDGEWOOD DR, Mooresville, NC 28115-7796; VOI: 320526-01, 320526-02, 320526-03; TYPE: Annual, Annual, Annual; POINTS: 176700, 176700, 176700; TOTAL: $239,924.96; PER DIEM: $80.89; NOTICE DATE: August 27, 2026 OBLIGOR: Laura Linda Ornelas, 7341 ZONAL AVE, Las Vegas, NV 89131 and Gregory Dana Kapp Jr, 7431 ZONAL AVE, Las Vegas, NV 89131; VOI: 323750-01; TYPE: Annual; POINTS: 51700; TOTAL: $21,606.62; PER DIEM: $7.11; NOTICE DATE: August 27, 2026 OBLIGOR: Kimberlyn Sheree Alford, 11735 GASCONY PL, Woodbridge, VA 22192-7405 and Clarence Eric Alford, 11735 GASCONY PL, Woodbridge, VA 22192-7405; VOI: 325444-01; TYPE: Annual; POINTS: 137000; TOTAL: $68,388.29; PER DIEM: $22.54; NOTICE DATE: August 27, 2026 File Numbers: 26-016936, 26-016953, 26-016962, 26-016984, 26-016993
MDK-119445

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Arianna Shonquil Kerr, 1152 BAILEY AVE, Buffalo, NY 14206-1327; VOI: 246926-01; TYPE: Annual; POINTS: 67100; TOTAL: $7,398.93; PER DIEM: $2.26; NOTICE DATE: August 27, 2026 OBLIGOR: Shepard Davis, 153-30 110TH RD, Jamaica, NY 11433; VOI: 271713-01; TYPE: Odd Biennial; POINTS: 44000; TOTAL: $7,079.60; PER DIEM: $2.14; NOTICE DATE: August 27, 2026 OBLIGOR: Bruce Eric Baum, 639 MORRIS RUN, North Augusta, SC 29860 and Christine Kay Baum, 639 MORRIS RUN, North Augusta, SC 29860; VOI: 317282-01; TYPE: Annual; POINTS: 44000; TOTAL: $19,763.54; PER DIEM: $6.37; NOTICE DATE: August 27, 2026 OBLIGOR: Juliet Shaw Jones, 2737 WALDEN WOODS DR, Plant City, FL 33566 and Rodney Allan Foster, 2737 WALDEN WOODS DR, Plant City, FL 33566; VOI: 321698-01; TYPE: Annual; POINTS: 95700; TOTAL: $40,761.62; PER DIEM: $13.59; NOTICE DATE: August 27, 2026 OBLIGOR: Pavel Grabovsky, 585 CRICKLEWOOD DR, Suwanee, GA 30024 and Kristine Grabovska, 585 CRICKLEWOOD DR, Suwanee, GA 30024; VOI: 325279-01; TYPE: Annual; POINTS: 148100; TOTAL: $47,083.96; PER DIEM: $15.67; NOTICE DATE: August 27, 2026 File Numbers: 26-016929, 26-016944, 26-016957, 26-016969, 26-016992
MDK-119444

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Wayne Robert Phillips, 7304 DAVIS GREY DRIVE, Asheville, NC 28803 and Sharron Kaye Phillips, 8033 VIA HACIENDA, Palm Beach Gardens, FL 33418; VOI: 264380-01; TYPE: Annual; POINTS: 67100; TOTAL: $9,041.75; PER DIEM: $2.70; NOTICE DATE: August 27, 2026 OBLIGOR: Camila Desiree Arredondo Lopez De Maturana, ARAUCANIA 5431, DPTO 405, TORRE 5, La Serena 1700000 Chile and Mario Andres Villarroel Gonzalez, ARAUCANIA 5431, DPTO 405, TORRE 5, La Serena 1700000 Chile; VOI: 273463-01; TYPE: Annual; POINTS: 37000; TOTAL: $18,723.77; PER DIEM: $4.44; NOTICE DATE: August 27, 2026 OBLIGOR: Reyna Isabel Gonzalez, 256 PARC DR, Canton, GA 30114-7761 and Wellington Hernandez, 256 PARC DR, Canton, GA 30114-7761; VOI: 320904-01; TYPE: Annual; POINTS: 86000; TOTAL: $41,298.51; PER DIEM: $13.72; NOTICE DATE: August 27, 2026 OBLIGOR: Kimberly Renee Miller, 4074 IVY BLUFF TRAIL, Winston-salem, NC 27106 and Peter Brian Miller, 4074 IVY BLUFF TRL, Winston Salem, NC 27106-2584; VOI: 322149-01; TYPE: Annual; POINTS: 81000; TOTAL: $30,768.43; PER DIEM: $10.15; NOTICE DATE: August 27, 2026 OBLIGOR: Xiomara Pinto, 2744 WINSLOW RIDGE DR, Buford, GA 30519-5013; VOI: 325514-01; TYPE: Annual; POINTS: 44000; TOTAL: $23,314.14; PER DIEM: $7.66; NOTICE DATE: August 27, 2026 File Numbers: 26-016938, 26-016945, 26-016964, 26-016971, 26-016994
MDK-119431

NOTICE OF DEFAULT AND INTENT TO FORECLOSE TO: (See Exhibit A – Obligor) The Manley Law Firm LLC has been appointed as Trustee by Sheraton Flex Vacations, LLC, a Florida Limited Liability Company for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.856 on the following Timeshare Ownership Interest at Flex Vacations Condominium described as: VOI Number (See Exhibit A- VOI), an (See Exhibit A-Type) Type, Number of VOI Ownership Points (See Exhibit A-Points) in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ('Declaration'), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida and all amendments and supplements thereto the Declaration.. The default giving rise to these proceedings is the failure of the Obligors (See Exhibit A – Obligor) to make payments as set forth in the Mortgage encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Mortgage of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice (See Exhibit A-Notice Date) until the Trustee's sale of the Timeshare Ownership Interest. The Mortgage may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of (See Exhibit A-Total), plus interest (calculated by multiplying (See Exhibit A-Per Diem) times the number of days that have elapsed since the date of this Notice), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Mortgage. Michael E. Carleton, Esq. Jordan A Zeppetello, Esq. Jasmin Hernandez, Esq. as Trustee pursuant to Fla. Stat. §721.82 PO Box 165028 Columbus, OH 43216-5028 Telephone: (407) 404-5266 Telecopier: (614) 220-5613 Exhibit A OBLIGOR: Kelvin A. Rivera, C/O SUSSMAN ASSOCIATES 410 S RAMPART BLVD STE 390, Las Vegas, NV 89145 and Kevelina Hidalgo, 2210 ANDREWS AVE # 1, Bronx, NY 10453-1355; VOI: 247091-01; TYPE: Annual; POINTS: 30500; TOTAL: $5,651.55; PER DIEM: $1.79; NOTICE DATE: August 26, 2026 OBLIGOR: Domiesha Latrice Roberts, 10013 ROULETTE DR, Hagerstown, MD 21740 and Christopher James Bacchus, 10013 ROULETTE DR, Hagerstown, MD 21740; VOI: 322266-01; TYPE: Annual; POINTS: 20700; TOTAL: $11,549.23; PER DIEM: $3.71; NOTICE DATE: August 26, 2026 OBLIGOR: Jonathan Blake Hunt, 24702 WINTERGREEN DR, Magnolia, TX 77355 and Rhoda Mae Hunt, 24702 WINTERGREEN DR, Magnolia, TX 77355-5729; VOI: 327209-01; TYPE: Annual; POINTS: 25000; TOTAL: $14,091.89; PER DIEM: $4.70; NOTICE DATE: August 26, 2026 OBLIGOR: Melissa Renae Bundy, C/O FINN LAW GROUP 8380 BAY PINES BLVD, St Peterburg, FL 33709 and Tony Jameson Bundy, 629 NEW RIVER RANCH DR, Fayetteville, WV 25840; VOI: 334032-01; TYPE: Annual; POINTS: 20700; TOTAL: $11,170.08; PER DIEM: $3.50; NOTICE DATE: August 26, 2026 OBLIGOR: Rachel Maria Fisher, 4811-A VALLEY DALE DR SW, Lilburn, GA 30047; VOI: 336025-01; TYPE: Annual; POINTS: 30500; TOTAL: $15,835.40; PER DIEM: $5.04; NOTICE DATE: August 26, 2026 File Numbers: 26-016930, 26-016972, 26-017005, 26-016881, 26-016889
MDK-119434

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nathan L. Hall
651 West Hawk Way
Amado, AZ 85645-9728
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Polynesian Villas & Bungalows described as:
An undivided 0.2281% interest in Unit 2 of the Disney's Polynesian Villas & Bungalows, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 10857, Page 4004, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,647.60, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040662

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Amy L. Flanagan
253 Golf Vista Tr
Holly Springs, NC 27540
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.2361% interest in Unit 2L of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,671.16, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040663

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Dimas Cruz Garcia
1313 GINGER SPICE LN
Pflugerville, TX 78660-3085
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.1479% interest in Unit 1D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,649.42, plus interest (calculated by multiplying $0.45 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040672

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

(Continued on next page)

ORANGE COUNTY

Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joshua E. Curtis
358 S SERVICE RD
Ctr Moriches, NY 11934-1105
Lucia M. Renck
1316 CRESTFIELD COURT
Charlotte, NC 28269
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Copper Creek Villas & Cabins at Disney's Wilderness Lodge described as:
An undivided 0.1544% interest in Unit 13 of Copper Creek Villas & Cabins at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20170096685, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,428.41, plus interest (calculated by multiplying $0.34 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040666

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

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Bradley J. Summers
60 DOWNING LN
Madisonville, KY 42431-6448
Crista J. Summers
60 DOWNING LN
Madisonville, KY 42431-6448
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.0824% interest in Unit 34 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,562.31, plus interest (calculated by multiplying $0.84 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040671

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

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Haroldo Silveira Piccina
Rua Manuel da Nobrega 211
8. andar - Conj. 82
Sao Paulo, Sp 4001081
Bahrain
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 1.0392% interest in Unit 1E of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,893.05, plus interest (calculated by multiplying $1.45 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040683

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

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

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

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Sharon Kirtley Lamb
15 Valley Creek Vw
Little Rock, AR 72223-4642
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1765% interest in Unit 19 of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,536.66, plus interest (calculated by multiplying $1.29 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040790

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
CONTRACT NO.: 12451.3
FILE NO.: 26-017964
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
FORREST A. ROHRBACH; FRANCES A. ROHRBACH
Obligor(s)

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Forrest A. Rohrbach
4953 MILL RD
Emmaus, PA 18049
Frances A. Rohrbach
4851 SAUCON CREEK RD
Center Valley, PA 18034
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Walt Disney World Resort described as:
An undivided 0.1787% interest in Unit 62E of the Disney Vacation Club at Walt Disney World Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 4361, Page 2551, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,009.61, plus interest (calculated by multiplying $0.17 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040668

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

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jose R. Puig
9211 SW 93rd St
Miami, FL 33176-2077
Janette M. Puig
9211 SW 93RD ST
Miami, FL 33176-2077
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.8676% interest in Unit 1B of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,945.84, plus interest (calculated by multiplying $1.46 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040654

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

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jose R. Puig
9211 SW 93rd St
Miami, FL 33176-2077
Janette M. Puig
9211 SW 93RD ST
Miami, FL 33176-2077
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.5865% interest in Unit 1B of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,884.18, plus interest (calculated by multiplying $0.99 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040670

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

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Troy W. Ahlstrom
11262 Cedar Valley Ridge Drive
Traverse City, MI 49684-7443
Sibel Ahlstrom
5107 PEBBLE STONE DR
Traverse City, MI 49684
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.7367% interest in Unit 62A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,289.34, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040784

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

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kevin Mactavish
86 Maricona Way
Kanata, Ontario K2T 1H3
Canada
Tammy Currie-Mactavish
86 Maricona Way
Kanata, Ontario K2T 1H3
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5392% interest in Unit 132B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,390.17, plus interest (calculated by multiplying $1.21 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040686

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

_____/
NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kevin Mactavish
86 Maricona Way
Kanata, Ontario K2T 1H3
Canada
Tammy Currie-Mactavish
86 Maricona Way
Kanata, Ontario K2T 1H3
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5392% interest in Unit 132B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues

(Continued on next page)

resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,289.34, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040799

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

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

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

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

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

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

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

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

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

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

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

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Anthony Leach
5481 Evening Mist Dr.
Arlington, TN 38002
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.9823% interest in Unit 64D of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,476.49, plus interest (calculated by multiplying $0.81 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040794

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

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

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

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

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

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

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

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Linda K. Bloch
9906 OWENSMOUTH AVE
UNIT 26
Chatsworth, CA 91311-3837
Rachel A. Radvinsky
165 Ridge Pointe Ln
Davenport, FL 33897-7583
Ron O. Radvinsky
9906 Owensmouth Ave
#26
Chatsworth, CA 91311
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.7474% interest in Unit 98A of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,536.10, plus interest (calculated by multiplying $1.25 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266

(Continued on next page)

ORANGE COUNTY

Telecopier: 614-220-5613
11080-1040657

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Minorka J. Guzman Meza
4335 S Grand Canyon Dr
unit 331
Las Vegas, NV 89147-7191
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Bay Lake Tower at Disney's Contemporary Resort described as:
An undivided 0.8147% interest in Unit 17B of the Bay Lake Tower at Disney's Contemporary Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9755, Page 2293, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,234.85, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040650

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

_____/

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

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

_____/

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

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Bruno E. Rodeghiero
1932 W ALLEN ST
Yuma, AZ 85364-5216
Ann M. Rodeghiero
1932 W Allen St
Yuma, AZ 85364-5216
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Animal Kingdom Villas described as:
An undivided 0.6446% interest in Unit 101C of the Disney's Animal Kingdom Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 9077, Page 4252, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,031.27, plus interest (calculated by multiplying $1.06 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040769

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

_____/

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

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

_____/

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

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

_____/

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

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jimmy L. Odom
65 LAKEVIEW DR
Clinton, MS 39056
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 85C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by

(Continued on next page)

serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,721.72, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040822

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Denise Catherine Hogg Mesa
4389 Ryders Ridge Blvd
Sylvan Lake, Alberta T4S 0J7
Canada
Simon Andres Mesa Colon
4389 Ryders Ridge Blvd
Sylvan Lake, Alberta T4S 0J7
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3327% interest in Unit 12D of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,139.24, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040679

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018162
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
KAREN P. WENK
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Karen P. Wenk
5S750 SPRINGDALE DR
Naperville, IL 60540-3746
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5055% interest in Unit 69B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending

certified funds to the Trustee payable to the Lienholder in the amount of $2,195.89, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040826

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Robert S. Richards
2258 Dauncey Cres
London, Ontario N5X 0M2
Canada
Adriana C. Richards
1 Shetland Cres
London, Ontario N5X 3P6
Canada
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Villas at Disney's Wilderness Lodge described as:
An undivided 0.5784% interest in Unit 30A of the Villas at Disney's Wilderness Lodge, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6170, Page 1425, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,915.78, plus interest (calculated by multiplying $1.46 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040681

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

_____/

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

sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040676

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Richard Stanley
200 JOCKEY HOLLOW RUN
Swedesboro, NJ 08085-3042
Dawn Stanley
200 Jockey Hollow Run
Swedesboro, NJ 08085
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney Vacation Club at Disney's BoardWalk Villas described as:
An undivided 0.4325% interest in Unit 53B of the Disney Vacation Club at Disney's BoardWalk Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 5101, Page 147, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,200.93, plus interest (calculated by multiplying $0.67 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040792

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Troy Douglas Bauer
24 Reeve Ave
Haddon Twp, NJ 08108
Billie Birnbaum Bauer
24 Reeve Ave
Haddon Twp, NJ 08108
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.7554% interest in Unit 20C of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,081.42, plus interest (calculated by multiplying $1.06 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040819

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Spero G. Pulos
PO BOX 50584
Indianapolis, IN 46250
Laura G. Pulos
PO BOX 50584
Indianapolis, IN 46250
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Beach Club Villas described as:
An undivided 0.1754% interest in Unit 30 of the Disney's Beach Club Villas, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 6531, Page 3526, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,112.36, plus interest (calculated by multiplying $0.20 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040777

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nemesio Garcia Naranjo Alvarez, AKA N. Garcia Naranjo Alvarez
3301 CYPRESS LANDING DR
Valrico, FL 33596-9226
Sara Luisa Garcia Sabate Palazuelos
4009 CEDAR CAY CIR
Valrico, FL 33596-8225
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.8211% interest in Unit 40B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,548.66, plus interest (calculated by multiplying $1.73 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040825

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018224
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
NEMESIO GARCIA NARANJO ALVAREZ, AKA N. GARCIA NARANJO ALVAREZ; SARA LUISA GARCIA SABATE PALAZUELOS
Obligor

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Nemesio Garcia Naranjo Alvarez, AKA N. Garcia Naranjo Alvarez
3301 CYPRESS LANDING DR
Valrico, FL 33596-9226
Sara Luisa Garcia Sabate Palazuelos
4009 CEDAR CAY CIR
Valrico, FL 33596-8225
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.8211% interest in Unit 40A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $4,548.66, plus interest (calculated by multiplying $1.73 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040780

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

_____/

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

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

_____/

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

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

_____/

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

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Pamela K. Mcmillion
29205 Rymal St
Roseville, MI 48066-2225
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5474% interest in Unit 25A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,515.57, plus interest (calculated by multiplying $0.83 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040803

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Joseph J. Ridilla
82 SUTTON FARMS RD
Shavertown, PA 18708-9537
Elizabeth A. Ridilla
82 SUTTON FARMS RD
Shavertown, PA 18708-9537
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 52A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,257.64, plus interest (calculated by multiplying $1.15 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040768

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Elvis T. Ulufanua
24703 Island Ave
Carson, CA 90745-6545
Wanda D. Ulufanua
2643 N NEVA AVE
APT 2
Chicago, IL 60707
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 52A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the

(Continued on next page)

Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,763.46, plus interest (calculated by multiplying $1.38 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040801

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Elvis T. Ulufanua
24703 Island Ave
Carson, CA 90745-6545
Wanda D. Ulufanua
2643 N NEVA AVE
APT 2
Chicago, IL 60707
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4379% interest in Unit 88B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,731.77, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040841

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

_____/

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

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

_____/

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

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kimberly E. Lindemuth
42 Winding Way
Gibbsboro, NJ 08026
Eric W. Lindemuth
51 E CENTER ST
Lititz, PA 17543-1930
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.1094% interest in Unit 104A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,771.75, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040653

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jody F. Kehoe
41 Arrowwood St
Cohasset, MA 02025-1601
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 52A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,205.91, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040846

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jody F. Kehoe
41 Arrowwood St
Cohasset, MA 02025-1601
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6569% interest in Unit 38B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $1,194.26, plus interest (calculated by multiplying $0.23 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040816

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Richard D. Lancette, Jr
70 STONE SCHOOLHOUSE RD
Lake George, NY 12845-7434
Barbara L. Lancette
84 BARTHEL LN
Queensbury, NY 12804-6981
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3503% interest in Unit 5A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,329.45, plus interest (calculated by multiplying $0.74 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040814

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Jennifer L. Lamarre
66 Glendale Dr
West Warwick, RI 02893
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 52A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,195.89, plus interest (calculated by multiplying $0.69 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040786

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

_____/

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

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

_____/

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

NONJUDICIAL PROCEEDING TO

(Continued on next page)

ORANGE COUNTY

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

_____/

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

_____

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Don W. Keyser
23243 Western Ct
Auburn, CA 95602-8153
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.5474% interest in Unit 87B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $3,227.58, plus interest (calculated by multiplying $1.15 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040824

_____

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

_____/

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

_____

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

_____/

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

_____

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Kenneth K. L. Ho
41-727 Ala Koa St
Waimanalo, HI 96795-1702
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.3284% interest in Unit 74A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,229.23, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040753

_____

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Theresa A. Walther
805 BARNSDALE RD
La Grange Park, IL 60526
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.4817% interest in Unit 74B of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,741.79, plus interest (calculated by multiplying $0.92 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040766

_____

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

_____/

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

_____

NONJUDICIAL PROCEEDING TO FORECLOSE CLAIM OF LIEN BY TRUSTEE
FILE NO.: 26-018347
PALM FINANCIAL SERVICES, LLC,
Lienholder,
vs.
CLEMENTE P. GUILLEN
Obligor

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Clemente P. Guillen
2750 W WIGWAM AVE
APT 1663
Las Vegas, NV 89123
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Saratoga Springs Resort described as:
An undivided 0.6021% interest in Unit 57A of the Disney's Saratoga Springs Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded in Official Records Book 7419, Page 4659, Public Records of Orange County, Florida and all amendments thereto (the 'Declaration')
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,607.33, plus interest (calculated by multiplying $1.01 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
The Manley Law Firm LLC
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Fax: 614-220-5613
11080-1040843

_____

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

_____/

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

_____

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

_____/

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
TO: Justin Lee Arnaud
15628 94TH AVENUE CT E
Puyallup, WA 98375-6727
Olivia Marie Arnaud
13129 192nd Ave East
Bonney Lake, WA 98391
The Manley Law Firm LLC has been appointed as trustee by Palm Financial Services, LLC for the purpose of instituting a Trustee Foreclosure and Sale under Fla. Stat. §721.855 on the following Timeshare Ownership Interest at Disney's Riviera Resort described as:
An undivided 0.3360% interest in Unit 3A of Disney's Riviera Resort, a leasehold condominium (the "Condominium"), according to the Declaration of Condominium thereof as recorded as Instrument Number 20190114799, in the Public Records of Orange County, Florida, and all amendments thereto.
The default giving rise to these proceedings is the failure of the Obligor to pay condominium assessments and dues resulting in a Claim of Lien encumbering the Timeshare Ownership Interest as recorded in the Official Records of Orange County, Florida. The Obligor has the right to object to this Trustee proceeding by serving written objection on the Trustee named below. The foreclosure of the Claim of Lien of the Obligor in this notice shall be subject to the judicial foreclosure procedure only upon receipt of an objection form. The Obligor has the right to cure the default any time after the date

(Continued on next page)

of this Notice until the Trustee's sale of the Timeshare Ownership Interest. The Claim of Lien may be cured by sending certified funds to the Trustee payable to the Lienholder in the amount of $2,158.50, plus interest (calculated by multiplying $0.70 times the number of days that have elapsed since August 19, 2026), plus the costs of this proceeding. The Obligor will not be subject to a deficiency judgment even if the proceeds from the Trustee's sale of the Timeshare Ownership Interest are insufficient to offset the amounts secured by the Claim of Lien.
Michael E. Carleton, Esq.
Jordan A. Zeppetello, Esq.
Jasmin Hernandez, Esq.
Adam B. Hall, Esq.
as Trustee pursuant to Fla. Stat. §721.82
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 407-404-5266
Telecopier: 614-220-5613
11080-1040674

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

CASE NO. 2024-CA-007828-O

FIRST HORIZON BANK, a Tennessee state-chartered bank, formerly known as First Horizon Bank National Association, and formerly known as Capital Bank, a division of First Tennessee Bank National Association,

Plaintiff,

vs.

EVB INVESTMENTS & PROPERTY MANAGEMENT, INC.; PRECIOUS PROPERTY MANAGEMENT, LLC; EVERGREEN INVESTMENT & PROPERTY MANAGEMENT INC.; ELMO ANGELO BARTOLOME; DELILAH BARTOLOME; UNIVERSAL KIDNEY CENTER OF MARGATE – CORAL SPRINGS, LLC; UNIVERSAL KIDNEY CENTER OF BOYNTON BEACH, INC.; UNKNOWN TENANTS of the property located at 798 N. Semoran Blvd., Orlando, Florida 32807; UNKNOWN TENANTS of the property located at 4875 NE 20th Terrace, Fort Lauderdale, Florida 33308; UNKNOWN TENANTS of the property located at 2800 N. State Road 7, Margate, Florida 33063; CITY OF MARGATE, a Florida municipal Corporation; and ORANGE COUNTY, FLORIDA;

Defendants.

NOTICE OF JUDICIAL SALE PURSUANT TO SECTION 45.031, FLORIDA STATUTES (2026)

TO WHOM IT MAY CONCERN:

NOTICE IS HEREBY GIVEN that, pursuant to that certain Summary Final Judgment of Foreclosure dated October 17, 2025, and that certain Agreed Order Regarding Award of Plaintiff's Attorneys' Fees and Costs and for Postponement and Rescheduling of Foreclosure Sale dated November 12, 2025, and that certain Agreed Order Rescheduling Foreclosure Sale and Awarding Additional Attorneys' Fees dated February 20, 2026, and that certain Agreed Order and Rescheduling Foreclosure Sale dated April 15, 2026, and that certain Agreed Order Regarding Sale of Real Property Described as Parcel 3 in Verified Complaint and Notice of Lis Pendens dated June 10, 2026, all entered by the Circuit Court of the Ninth Judicial Circuit, in and for Orange County, Florida, the style of which is indicated above, the Clerk of the Court, pursuant to Section 45.031, Florida Statutes (2026), will on **October 7, 2026 at 11:00 a.m.** at www.myorangeclerk.realforeclose.com offer for sale and sell to the highest and best bidder for cash, the following real and personal property, situated in Broward County, and described in said Summary Final Judgment of Foreclosure, to wit:

REAL PROPERTY DESCRIPTION:
EXHIBIT "A"

LEGAL DESCRIPTION
PARCEL 1

The South 310 feet of the North 360 feet of the West 250 feet of Tract 91, in Block 90, PALM BEACH FARMS COMPANY PLAT NO. 3, according to the plat thereof as recorded in Plat Book 2, Page 45, Public Records of Palm Beach County, Florida; said lands now lying and being and situate in Broward County. Florida. Less and except the following:

Parcel No. 145

The part of the South 310.00 feet of the North 360.00 feet of the West 250 feet of Tract 91, in Block 90, PALM BEACH FARMS COMPANY PLAT NO. 3, according to the plat thereof, as recorded in Plat Book 2, Pages 45 through 54, Public Records of Palm Beach County. Florida, in Section 19, Township 48 South, Range 42 East, said land situate, lying and being in Broward County, Florida, said part which lies within 120.00 feet Easterly of the West line of said Section 19, said line also being the Range line between Ranges 41 and 42; Less existing Road Right of Way.

And

A 25 foot wide strip of land in said Section 19 which lies Westerly of and contiguous to the West line of said Tract 91 and which is bounded on the North by the Westerly extension of a line 50 feet Southerly of and parallel with the North line of said Tract 91. and bounded on the South by a line 360 feet Southerly of and parallel with the North of said Tract 91.

PERSONAL PROPERTY DESCRIPTION:
EXHIBIT "B"

LEGAL DESCRIPTION

All buildings and improvements of every kind and description now or hereafter located upon the Property described on Exhibit "A" attached, and also as defined in the Unifonn Commercial Code Financing Statement Form to which this Rider is attached, or any part of such Property.

All and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and the reversion or reversions, remainder and remaindus, rents, issues and profits thereof; and also all the estate, title, interest, property, claim and demand whatsoever of Debtor, ot: in and to the same and of, in and every part and parcel thereof.

All right, title and interest of Debtor, if any, in and lo the land lying in the bed of any street, road or avenue, opened or proposed, in front of or adjoining the Property to the center line thereof.

LEGAL ADVERTISEMENT
ORANGE COUNTY

All easements, rights-of-way, gores of land, ways, alleys, passages, sewer right, waters, water courses, water rights and powers, riparian and littoral rights, docks and dockage rights, and all estate, rights, titles, interests, privileges and liberties of any nature whatsoever, in any way belonging, relating or pertaining to the Properly.

All furniture. furnishings, fixtures, equipment, inventory, goods and articles of personal property now or al any time hereafter attached to or used in any way in connection with the use, operation and occupation of the buildings erected on the Property or any part thereof including but without being limited to all heating, lighting and plumbing fixtures and used at any time in the operation, use and occupation of any of the buildings on the Property and dynamos, motors, furnaces, fire prevention and extinguishing apparatus, cooling systems, plants, apparatus, tools, machinery, littings, dispensers, facade, signs, pumps, canopy, computers, furnishings and fixtures of every kind whatsoever at any time used in or about or upon the Property, except personal property, if any, belonging to others than the Debtor, located on the Property, it being understood and agreed, however, that any renewal. replacement or substitution of any and all such equipment shall be purchased by Debtor and when paid for be owned by it, and all of the right, title and interest of Debtor in and to the equipment which may be subject to any title retention or security agreement.

Any and all award or payments, including interest thereon. and the right to receive the same, which may be made with respect to the Property as a result of (a} the exercise of the right of eminent domain, (b) the alteration of the grade of any street, or (c) any other injury to or decrease in the value of the Property, to the extent of all amounts which may be secured by the Mortgage at the date of receipt of any such award or payment by Secured Party, and of the reasonable attorneys' fees, costs and disbursements, incurred by Secured Party in connection with the collection of such award of payment.

All building materials that may be placed on the Property during the existence of this lien and all bonuses and royalties on the Property and further, all rents, royalties, profits, revenues, incomes and other benefits arising from the use or enjoyment of the Property or from any contract pertaining to such use or enjoyment.

All leases and contracts for sale now and hereafter entered into involving the Property or any part thereof. and all right, title and interest of Debtor thereunder, including, without limitation, cash or securities deposited thereunder to secure performance by the leases or contract vendees of their obligations.

All of Debtor's right, title and interest in all leases including, but not limited lo all leases of equipment permitted hereunder if any, and in said leased equipment.

All right, title and interest of Debtor to plans and specifications, designs, drawings and other mailers prepared for any construction on the Property.

All good will, trademarks, trade names, option rights, purchase contract, books and records and general intangibles of Debtor relating to the Property, all licenses or pennits in connection with the construction on or operation of the Property, all accounts, instruments, chattel paper and olher rights of Debtor for payment of money for property sold or loaned, for services rendered, for money loaned, or for advances or deposits made and any other intangible property of Debtor related to the Property.

All rights of Debtor under all contracts now or hereafter made with any provider of goods or services for or in connection with any construction undertaken on, or services performed or to be perf onned in connection with the Property, including the architect's agreement and the construction contract which have been or will be entered into by Debtor for the design and construction of the Property.

All rights of Debtor under any agreement, ,contract, understanding or arrangement.

All insurance policies now or hereafter in effect wi th respect to the Property, or ony portion thereof, and unearned premiums thereon, and all proceeds thereof.

All other property or rights of Debtor of any kind or character related to the Property and for the Business and oil proceeds and products of any of the fo regoing, all of the foregoing including such property whether now or hereafter existing or acquired.

Any reference herein to the "Property" shall be deemed! to apply to the land described above and said improvements, buildings, fixtures, equipment, and materials, and the rents, profits and leases thereof, and said tenements, hereditaments, easements and appurtenances, and all of the other above-mentioned rights or property interest.

All accounts, accounts receivables, notes and contract rights of Debtor, whether now existing or hereafter acquired, all chattel paper and instruments, whether now existing or hereafter acquired, evidencing any obligation to Debtor for payment of goods sold or leased or services rendered; all interest of the Debtor in any goods, the sale or lease of which shall have given or shall give rise to any of the foregoing; all as more particularly described in Article 673, Florida Statutes and at common law; and the proceeds of any of the foregoing.

All accounts of Debtor, including but not limited to all bank accounts, brokerage accounts, and/or investment accounts held with Secured Party.

All reserves and/or reserve accounts established for Debtor relating to and/or arising out of the Property and/or the Loans and/or Notes as referenced in the Mortgage including, but not limited to, any interest reserve and/or construction reserve. All escrow accounts established for Debtor relating to and.ior arising out of the Property and/or the Loans and/or Notes as referenced in the Mortgage including, but not limited to, any interest reserve and/or construction reserve.

To the extent any of the Mortgaged Property defined in the Mortgage requires perfection of a UCC-1 Financing Statement

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lo perfect a security interest therein, the collateral is deemed to further include any and all such Mortgaged Property.

Without limiting the foregoing. the following are also included:

All assets, property and righls of Debtor.

All of the following of Debtor: All accounts and accounts receivable, health care insurance or any other insurance receivables, all contracts and contracts rights as well as general intangibles, all furniture, fixtures, equipment. machinery, inventory and supplies of Debtor, wherever located whether any of the foregoing collateral is new owned or hereafter acquired, together will all accessions, additions, replacements, substitutions or proceeds relating to any of the collateral, and all records of any kind relating to any of the foregoing,

All personal property of Debtor.

All furniture, fixtures, equipment and accounts of Debtor.

All Property rights of Debtor.

All intangible property of Debtor

All of Debtor's property rights of any kind whatsoever, whether now existing or hereafter acquired, together with increases, substitutions thereto and all replacements thereof, additions and accessions thereto and the proceeds and products thereof, whether real, personal, mixed or otherwise, and whether tangible or intangible, including but not limited to, all good will, trademarks, trade names, name of businesses, books and records and general intangibles of Debtor; all licenses or permits in connection with the Debtor's business; all accounts, cash on hand and in bank accounts, accounts receivables, instruments, chattel paper and other rights of Debtor for payment of money, for services rendered. for money loaned or agreements relating to collection of receivables, or for advances or deposits made and any other intangible property of Debtor related to its business; all accounts, note and contract rights of the Debtor, whether now existing or hereafter acquired, all chattel paper, insurance premiums and residuals (earned and due and payable) and all instruments, whether now existing or thereafter acquired, evidencing any obligations to Debtor for payment of goods sold or leased or services rendered; all interest of the Debtor in any goods or personal property, the sale or lease of which shall have given rise to any of the foregoing; together with aJl furniture, furn ishings, goods, fixtures. equipment. machinery, inventory, and articles of personal property of every kind or nature whatsoever (all as defined in the Unifonn Commercial Code or at common law) and all components and proceeds of any of the foregoing, now or at any time hereafter located in, upon or under the Debtor's business premises or attached to or used or usable in any way in connection with the use, operation and occupation of the Debtor's business and now owned or hereafter acquired by the Debtor.

All leases and contracts for sale now and hereafter entered into involving the Collateral and/or property located at the Property ("Property") or any part thereof, and all right, title and interest or Debtor thereunder as lessor or lessee, including, without limitation, cash, security deposits, advance rentals or securities deposited thereunder to secure obligations, together with all rents and payments in lieu of rents.

All rights of Debtor as seller or Debtor under any agreement, conLract, understanding or arrangement pursuant to which Debtor has, with the consent of Secured Party, obtained the agreement of any person to pay or disburse any money for Debtor's sale (or borrowing on the security of) of the Collateral and/or Property or any part thereof. including any sale contract(s) together with all deposits paid by purchasers under such sales contracts which are being held in escrow pending closing of such sales.

Any and all award or payments, including interest thereon, and the right to receive the same, which may be made with respect to the Collateral and/or Property as a result of (a) the exercise of the right of eminent domain, (b) the alteration of the grade of any street, or (c) any other injury to or decrease in the value of the Collateral and/or Property, and of the reasonable attorneys' fees, costs and disbursements, incurred by Secured Party in connection with the collection of such award or payment.

All of Debtor's right, title and interest in, to and under any lease by and between Debtor, as tenant and any landlord for the lease of any premises upon which Debtor occupies and conducts its business.

All of the right, title and interest of the Debtor in and to any and all insurance policies or binders, now or subsequently acquired, owned, processed or filed by Debtor, including, without limitation, all unearned premiums and commissions accrued, accruing or to accrue under any, and all insurance policies now or hereafter provided pursuant to the terms of the Loans or security agreements, and all proceeds or sums payable for the loss of or damage to (a) the Property and/or any Collateral described herein or (b) rents, revenues, income, profits or proceeds from service agreements or contracts, leases, franchises, concessions or licenses of or on any part of the Collateral and/or Property.

All of Debtor's interest in all utility security deposits or bonds on the Collateral and/or Property or any part thereof.

All other property or rights of Debtor of any kind or character related to the Collateral and/or Property and all proceeds and products of any of the foregoing all of the foregoing, including such property whether nor or hereafter existing or acquired, including all customer lists, other lists and business information relating to the Debtor's business or the Collateral.

All permits, licenses, consents, certificates of use and occupancy (or their equivalent) and governmental applications and approvals relating to the Collateral and/or Property or issued in connection with any business conducted or to be conducted by Debtor.

All bank accounts (excluding trust and agency accounts), including interest thereon, Letter(s) of Credit, deposits. cash, money, deposit accounts and other

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rights and evidence or rights to cash and all additions thereto and substitutions therefore and all cash proceeds thereof, now or hereinafter created or held by Debtor or delivered by Debtor to the Secured Party.

All documents, contract rights, instruments, pledgtd assets, causes of action, claims chattel paper and general intangibles relating to or arising from any of the Collateral and all cash and non-cash proceeds and products thereof.

All of the following of Debtor:

All client lists, including all proprietary information directly pertaining to all property and casualty insurance accounts and all rights to renewals of insurance policies and all intangibles related to company licenses to represent any insurance companies.

All extensions, additions, improvements, betterments, renewals and replacements, substitutions, or proceeds or any of the foregoing, and all inventory, accounts, chattel paper, documents, instruments, equipment, lixtures, consumer goods, general intangibles and other property of any nature constituting proceeds acquired with proceeds of any of the Collateral and/or Property described herein.

All and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and the reversion or reversions, remainder and remainders, rents, issues and profits thereof; and also all the estate, title, interest, property, claim and demand whatsoever of Debtor, of, in and to the same and of, in and every part and parcel thereof.

All furniture, furnish ings, fixtures, equipment, inventory, goods and articles of personal property or Debtor including but without being limited to all heating, lighting and plumbing fixtures and used al any time in the operation, use and occupation of any of buildings by Debtor and dynamos, motors, furnaces, fire prevention and extinguishing apparatus, cooling systems, plants, apparatus, tools, machinery, linings, dispensers, facade, signs, pumps, canopy. computers, furnishings and fixtures of every kind whatsoever at any time used by Debtor, it being understood and agreed, however, that any renewal, replacement or substi'lution of any and all such equipment shall be purchased by Debtor and when paid for be owned by it, and all of the right, title and interest of Debtor in and to the equipment which may be subject to any title retention or security agreement.

Any and all award or payments, including interest thereon, and the right to receive the same, which may be made with respect to any assets of Debtor as a result of (a) the exercise of the right of eminent domain, (b) the alteration of the grade of any street, or (c) any other injury to or decrease in the value of any asscIS of Debtor, and of the reasonable attorneys' f~es, costs and disbursements, incurred by Secured Party in connection with the collection of such award of payment.

All rents, royalties, profits, revenues, incomes and other benefits arising from the use or enjoyment of any assets of Debtor or from any contract pertaining to such use or enjoyment.

All leases and contracts for sale now and hereafter entered into by Debtor, and all right, title and interest of Debtor thereunder, including, without limitation, cash or securities deposited thereunder to secure performance by the leases or contract vendees of their obligations.

All of Debtor's right, title and interest in all leases including, but not limited to all leases of personal property and/or equipment and all of Debtor's rights in said leased equipment and personal property.

All right, title and interest of Debtor to any plans and specifications, designs, drawings and other matters pn:pared for any construction.

All good will, trademarks, trade names, option rights, purchase contract, books and records and general intangibles of Debtor, all licenses or pennits of Debtor, all accounts, instruments, chattel paper and other rights of Debtor for payment of money for property sold or loaned, for services rendered, for money loaned, or for advances or deposits made and any other intangible property of Debtor.

All rights of Debtor under all contracts now or hereafter made with any provider of goods or services for or in connection with any construction undertaken on, or services pcrfonned or to be performed, including the archiLect's agreement and the construction contract which have been or will be entered into by Debtor.

All rights of Debtor under any agreement, contract, understanding or arrangement.

All assets and rights of Debtor used in connection with the business operated at the Propeny.

All insurance policies of Debtor now or hereafter in effect by Debtor, or any portion thereof, any unearned premiums thereon, and all proceeds thereof.

All other personal property or rights of Debtor of any kind or character.

All accounts, accounts receivables, notes and contract rights of Debtor, whether now existing or hereafter acquired: all chauel paper and instruments, whether now existing or hereafter acquired, evidencing any obligation to Debtor for payment of goods sold or leased or services rendered; all interest of the Debtor in any goods, the sale or lease of which shall have given or shall give rise to any of the foregoing; all as more particularly described in Article 673, Florida Statutes and at common law; and the proceeds of any of the foregoing.

The collateral herein is intended to cover cash and nor:i-cash proceeds, products, renewals, substitutions, increases, and modifications to any such collateral.

The security interest of the Secured Party shall attach as soon as the Debtor obtains any interest in any collateral set forth above. Moreover, the collateral is intended to cover cash and non-cash proceeds, products, renewals, substitutions, increases, and modifications to any such collateral.

Any reference herein to the "Mortgage" shall mean that certain Mortgage And Security Agreement dated July 31, 2019, as amended, made by the Debtor to the Secured Party.

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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.

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 the Ninth Circuit Court Administration ADA Coordinator, Orange County Courthouse, 425 N. Orange Avenue, Suite 510, Orlando, Florida 32801, 407-836-2303 or 407-836-2215 at least 7 days before your scheduled 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.

Dated in Orlando, Orange County, Florida this 2nd day of September, 2026.

Attorney for Plaintiff, First Horizon Bank
/s/ Joseph E. ("Ed") Foster
Joseph E. "Ed" Foster
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Losey PLLC
1420 Edgewater Dr.
Orlando, Florida 32804
Telephone: (407) 243-8196

9/4-9/11/26LG 2T

NOTICE OF SUSPENSION
ORANGE COUNTY

To: MYISHA E. SAMUEL

Case No.: CD202609011/D 3452715

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

9/11-10/2/26LG 4T

NOTICE OF INTENTION TO REGISTER FICTITIOUS TRADE NAME

Notice is hereby given that the undersigned intend(s) to register with the Florida Department of State, Division of Corporations, pursuant to Section 865.09 of the Florida Statutes (Chapter 90-267), the trade name of:

REGAL WATERFORD LAKES

Owner: Regal Cinemas Inc.
541 N Alafaya Trl
Orlando, FL 37920

9/11/26LG 1T

NOTICE OF INTENTION TO REGISTER FICTITIOUS TRADE NAME

Notice is hereby given that the undersigned intend(s) to register with the Florida Department of State, Division of Corporations, pursuant to Section 865.09 of the Florida Statutes (Chapter 90-267), the trade name of:

REGAL WEKIVA RIVERWALK

Owner: United Artists Theatre Circuit II LLC
2141 N Semoran Blvd.
Apopka, FL 32703

9/11/26LG 1T

NOTICE OF ADMINISTRATIVE COMPLAINT
ORANGE COUNTY

To: JAYLEN J. MOBLEY

Case No.: CD202608738/G 3503897

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

9/11-10/2/26LG 4T

NOTICE OF SUSPENSION
ORANGE COUNTY

To: STEVEN PASTOR

Case No.: CD202606199/D 1829407

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

9/11-10/2/26LG 4T